



# Bank Holding Company Performance Report March 31, 2022—FR BHCPR

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**BHC Name** [HOME BANCSHARES, INC.](#)

**City/State** [CONWAY, AR](#)

## Bank Holding Company Information

Federal Reserve District: [8](#)

Consolidated Assets (\$000): [18,617,995](#)

Peer Group Number: [1](#) Number in Peer Group: [134](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

<a href="#">HOME BANCSHARES, INC.</a>
<a href="#">719 HARKRIDER STREET</a>
<a href="#">CONWAY, AR 72032</a>

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## Summary Ratios

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
Average assets (\$000) .....	18,393,075			16,718,890			17,455,051			16,135,061			15,028,968		
Net income (\$000) .....	64,892			91,602			319,021			214,448			289,539		
Number of BHCs in peer group .....	134			133			130			128			125		
	BHC	Peer # 1	Pct												
<b>Earnings and Profitability:</b>															
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent) .....	2.91	2.55	74	3.79	2.67	93	3.41	2.60	92	3.73	2.77	92	3.83	3.01	85
+ Non-interest income .....	0.60	0.97	31	0.73	1.13	33	0.65	1.04	31	0.62	1.21	24	0.60	1.32	17
- Overhead expense .....	1.67	2.18	17	1.74	2.28	17	1.70	2.17	20	1.88	2.57	18	1.83	2.69	14
- Provision for credit losses .....	0	0.04	40	0	-0.12	65	-0.03	-0.09	62	0.70	0.51	80	0.01	0.15	12
+ Securities gains (losses) .....	0	0	43	0.01	0.01	69	0	0.01	53	0	0.02	16	0	0.01	27
+ Other tax equivalent adjustments .....	0	0	44	0	0	10	0	0	46	0	0	48	0	0	42
= Pretax net operating income (tax equivalent) .....	1.88	1.35	86	2.93	1.78	93	2.43	1.66	91	1.76	1.04	89	2.60	1.56	96
Net operating income .....	1.41	1.03	84	2.19	1.36	93	1.83	1.26	90	1.33	0.81	88	1.93	1.19	96
Net income .....	1.41	1.02	84	2.19	1.35	93	1.83	1.26	90	1.33	0.82	87	1.93	1.19	96
Net income (Subchapter S adjusted) .....		1.74			1.78			1.97			1.18				1.17
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent) .....	3.51	2.96	83	4.60	3.18	93	4.09	3.06	90	4.81	3.55	93	5.52	4.41	92
Interest expense .....	0.33	0.20	84	0.39	0.29	73	0.33	0.25	72	0.65	0.52	71	1.17	1.08	65
Net interest income (tax equivalent) .....	3.18	2.75	77	4.21	2.88	94	3.76	2.80	93	4.16	3.01	93	4.35	3.33	87
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases .....	0.08	0.09	60	0.09	0.16	41	0.08	0.11	51	0.11	0.27	33	0.07	0.21	32
Earnings coverage of net loan and lease losses (X) .....	43.64	38.54	67	47.42	25.70	77	47.58	39.72	68	31.34	22.91	75	48.40	24.40	83
Allowance for loan and lease losses / Total loans and leases not held-for-sale .....	2.35	1.20	94	2.28	1.49	86	2.42	1.23	93	2.21	1.58	82	0.95	0.83	64
Allowance for loan and lease losses / Total loans and leases .....	2.34	1.17	94	2.25	1.47	86	2.41	1.20	93	2.19	1.55	83	0.94	0.81	62
Nonaccrual loans and leases + OREO / Total loans and leases + OREO .....	0.46	0.47	51	0.58	0.70	43	0.50	0.49	55	0.61	0.71	47	0.52	0.57	47
30–89 days past due loans and leases / Total loans and leases .....	0.09	0.32	14	0.18	0.33	30	0.10	0.32	16	0.24	0.39	36	0.14	0.43	15
<b>Liquidity and Funding</b>															
Net noncore funding dependence .....	-22.92	-1.97	4	-6.07	-0.51	35	-19.04	-2.33	6	3.77	3.20	56	14.45	14.45	53
Net short-term noncore funding dependence .....	-26.48	-6.65	9	-9.99	-6.88	34	-22.81	-7.71	11	-0.08	-4.76	68	8.74	3.38	62
Net loans and leases / Total assets .....	52.73	59.31	28	61.11	60.99	46	53.18	58.67	31	66.93	61.58	62	71.63	63.77	68
<b>Capitalization</b>															
Tier 1 leverage ratio .....	10.84	9.06	89	11.13	9.15	89	11.11	8.98	88	10.52	9.13	86	11.27	9.76	81
Holding company equity capital / Total assets .....	14.43	10.29	96	15.34	10.72	94	15.32	10.71	96	15.89	11.16	95	16.71	12.43	89
Total equity capital (including minority interest) / Total assets .....	14.43	10.40	96	15.34	10.85	94	15.32	10.82	96	15.89	11.29	95	16.71	12.57	89
Common equity tier 1 capital / Total risk-weighted assets .....	14.87	12.21	85	14.34	12.57	79	15.37	12.42	86	12.94	12.38	65	12.44	12.17	60
Net loans and leases / Equity capital (X) .....	3.65	5.82	8	3.98	5.73	14	3.47	5.53	9	4.21	5.58	20	4.29	5.21	27
Cash dividends / Net income .....	41.67	33.45	65	25.28	23.13	51	28.88	28.27	53	40.88	42.30	49	29.57	33.12	44
Cash dividends / Net income (Subchapter S adjusted) .....		28.47			14.81			3.14			-0.65			-12.02	
<b>Growth Rates</b>															
Assets .....	7.99	9.35	60	11	16.49	38	10.08	10.50	55	9.09	16.68	27	-1.77	9.26	9
Equity capital .....	1.57	4.03	54	8.84	9.13	62	6.14	7.46	57	3.75	6.99	34	6.88	10.49	46
Net loans and leases .....	-6.81	6.29	11	-5.56	7.22	15	-12.54	3.36	3	1.93	9.07	24	-1.78	9.10	7
Noncore funding .....	-16.71	-10.65	40	-39.70	-25.09	35	-16.98	-14.79	45	-27.27	-12.18	33	-22.93	6.59	9
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital .....	0	0.49	40	0	0.52	41	0	0.57	38	0	0.77	38	0	1.02	36
Long-term debt / Equity capital .....	22.20	11.08	82	11.32	11.33	61	10.84	10.95	62	11.48	13.56	59	11.89	13.04	65
Equity investment in subsidiaries / Equity capital .....	101.25	103.47	47	105.93	102.85	68	101.87	103.22	49	107.44	102.81	77	109.86	103.22	81
Cash from ops + noncash items + op expense / Op expense + dividends .....	207	125.04	77	269.69	98.58	91	236.24	154.48	81	146.91	147.24	61	197.20	190.27	58

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

**Income Statement—Revenues and Expenses**

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	129,442	150,917	571,960	625,338	658,345	-14.23	22.39
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	128,962	150,323	569,790	622,454	654,309	-14.21	22.25
Tax-exempt income on loans and leases.....	480	594	2,170	2,884	4,036	-19.19	77.78
Estimated tax benefit on income on loans and leases.....	175	211	765	1,002	1,385	-16.81	3.87
Income on loans and leases (tax equivalent).....	129,617	151,128	572,725	626,340	659,730	-14.23	22.36
Investment interest income (tax equivalent).....	15,338	12,960	55,964	53,707	58,194	18.34	49.62
Interest on balances due from depository institutions.....	1,673	410	3,515	1,849	5,188	308.05	443.18
Interest income on other earning assets.....	711	8,620	14,881	12,553	7,838	-91.75	-38.92
Total interest income (tax equivalent).....	147,339	173,118	647,085	694,449	730,950	-14.89	25.23
Interest on time deposits of \$250K or more .....	459	1,731	4,425	15,247	15,886	-73.48	-60.87
Interest on time deposits < \$250K.....	561	1,258	4,555	11,779	21,024	-55.41	-40.06
Interest on foreign office deposits .....	0	0	0	0	0		
Interest on other deposits .....	3,874	4,716	15,956	36,084	77,194	-17.85	14.72
Interest on other borrowings and trading liabilities.....	2,420	2,485	9,764	12,796	23,168	-2.62	-42.28
Interest on subordinated debt and mandatory convertible securities .....	6,441	4,373	17,500	17,501	17,499	47.29	
Total interest expense.....	13,755	14,563	52,200	93,407	154,771	-5.55	42.11
Net interest income (tax equivalent).....	133,584	158,555	594,885	601,042	576,179	-15.75	23.72
Non-interest income.....	27,551	30,333	113,959	99,969	90,386	-9.17	11.84
Adjusted operating income (tax equivalent) .....	161,135	188,888	708,844	701,011	666,565	-14.69	21.51
Overhead expense.....	76,601	72,533	297,139	303,051	274,362	5.61	39.58
Provision for credit losses.....	0	0	-4,752	112,264	1,325		-100.00
Securities gains (losses) .....	0	219	219	0	-2	-100.00	-100.00
Other tax equivalent adjustments .....	0	-1	0	0	0		
Pretax net operating income (tax equivalent).....	86,659	122,355	423,854	283,718	390,876	-29.17	16.73
Applicable income taxes .....	20,029	28,896	97,754	63,255	96,082	-30.69	-21.06
Tax equivalent adjustments .....	1,738	1,857	7,079	6,015	5,255	-6.41	-13.58
Applicable income taxes (tax equivalent).....	21,767	30,753	104,833	69,270	101,337	-29.22	-20.51
Minority interest .....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest .....	64,892	91,602	319,021	214,448	289,539	-29.16	38.49
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	64,892	91,602	319,021	214,448	289,539	-29.16	38.49
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	64,892	91,602	319,021	214,448	289,539	-29.16	38.49
Investment securities income (tax equivalent).....	15,338	12,960	55,964	53,707	58,194	18.34	49.62
US Treasury and agency securities (excluding mortgage-backed securities) .....	1,117	906	2,849	4,639	9,526	23.29	-5.50
Mortgage-backed securities .....	6,077	4,342	21,957	24,411	28,685	39.96	65.09
All other securities .....	8,144	7,712	31,158	24,657	19,983	5.59	51.14
Cash dividends declared.....	27,043	23,154	92,142	87,677	85,627	16.80	113.58
Common .....	27,043	23,154	92,142	87,677	85,627	16.80	113.58
Preferred .....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Relative Income Statement and Margin Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	3.20	2.75	82	4.14	2.96	93	3.71	2.85	90	4.30	3.27	93	4.86	4	89
Less: Interest expense .....	0.30	0.19	83	0.35	0.27	72	0.30	0.23	70	0.58	0.48	68	1.03	0.98	65
Equals: Net interest income (tax equivalent) .....	2.91	2.55	74	3.79	2.67	93	3.41	2.60	92	3.73	2.77	92	3.83	3.01	85
Plus: Non-interest income .....	0.60	0.97	31	0.73	1.13	33	0.65	1.04	31	0.62	1.21	24	0.60	1.32	17
Equals: adjusted operating income (tax equivalent) .....	3.50	3.56	57	4.52	3.87	82	4.06	3.70	74	4.34	4.04	71	4.44	4.41	55
Less: Overhead expense .....	1.67	2.18	17	1.74	2.28	17	1.70	2.17	20	1.88	2.57	18	1.83	2.69	14
Less: Provision for credit losses .....	0	0.04	40	0	-0.12	65	-0.03	-0.09	62	0.70	0.51	80	0.01	0.15	12
Plus: Realized gains (losses) on held-to-maturity securities .....	0	0	49	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities .....	0	0	42	0.01	0.01	69	0	0.01	52	0	0.02	17	0	0.01	26
Plus: other tax equivalent adjustments .....	0	0	44	0	0	10	0	0	46	0	0	48	0	0	42
Equals: Pretax net operating income (tax equivalent) .....	1.88	1.35	86	2.93	1.78	93	2.43	1.66	91	1.76	1.04	89	2.60	1.56	96
Less: Applicable income taxes (tax equivalent) .....	0.47	0.31	88	0.74	0.40	93	0.60	0.38	90	0.43	0.23	89	0.67	0.36	92
Less: Minority interest .....	0	0	42	0	0	42	0	0	40	0	0	42	0	0	36
Equals: Net operating income .....	1.41	1.03	84	2.19	1.36	93	1.83	1.26	90	1.33	0.81	88	1.93	1.19	96
Plus: Net extraordinary items .....	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Equals: Net income .....	1.41	1.02	84	2.19	1.35	93	1.83	1.26	90	1.33	0.82	87	1.93	1.19	96
Memo: Net income (last four quarters) .....	1.64	1.17	90	1.85	1.07	94	1.83	1.26	90	1.33	0.82	87	1.93	1.19	96
Net income—BHC and noncontrolling (minority) interest .....	1.41	1.04	85	2.19	1.37	92	1.83	1.27	90	1.33	0.83	86	1.93	1.20	96
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	91.36	93.16	25	90.11	93.08	14	90.62	93.08	21	89.55	92.32	16	88.17	91.05	21
Average interest-bearing funds / Average assets .....	61.25	60.43	65	62.76	62.97	57	61.35	61.99	55	65.05	64.06	58	67.62	65.57	63
Interest income (tax equivalent) / Average earning assets .....	3.51	2.96	83	4.60	3.18	93	4.09	3.06	90	4.81	3.55	93	5.52	4.41	92
Interest expense / Average earning assets .....	0.33	0.20	84	0.39	0.29	73	0.33	0.25	72	0.65	0.52	71	1.17	1.08	65
Net interest income (tax equivalent) / Average earning assets .....	3.18	2.75	77	4.21	2.88	94	3.76	2.80	93	4.16	3.01	93	4.35	3.33	87
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	5.22	3.88	91	5.48	4.05	92	5.52	4.01	93	5.44	4.27	90	6.02	5.09	88
Interest-bearing bank balances .....	0.19	0.18	65	0.10	0.10	50	0.14	0.14	51	0.25	0.27	49	1.39	2.04	18
Federal funds sold and reverse repos .....	0.23	0.28	51		0.26		0	0.25	19	1.61	0.68	87	2.39	2.44	61
Trading assets .....		0.43			0.39			0.45			0.60			0.99	
Total earning assets .....	3.47	2.93	83	4.55	3.15	94	4.05	3.04	90	4.76	3.51	93	5.48	4.36	92
Investment securities (tax equivalent) .....	1.82	1.78	58	2.13	1.84	73	1.97	1.77	65	2.46	2.25	70	2.86	2.76	62
US Treasury and agency securities (excluding mortgage-backed securities) .....	0.49	1.09	13	1.09	1.30	38	0.70	1.14	23	1.40	1.75	32	2.31	2.32	58
Mortgage-backed securities .....	1.62	1.67	44	1.46	1.60	42	1.49	1.57	45	2.10	2.05	52	2.45	2.61	26
All other securities .....	2.76	2.75	56	3.11	2.93	62	2.96	2.81	60	3.31	3.24	61	4.37	4.06	75
Interest-bearing deposits .....	0.19	0.16	64	0.32	0.26	70	0.25	0.21	67	0.67	0.53	68	1.32	1.10	71
Time deposits of \$250K or more .....	0.61	0.48	74	1.21	0.82	84	0.92	0.66	78	1.56	1.42	60	1.53	1.96	19
Time deposits < \$250K .....	0.41	0.44	51	0.79	0.78	55	0.76	0.62	68	1.56	1.36	65	2.29	1.82	78
Other domestic deposits .....	0.17	0.13	70	0.23	0.17	72	0.18	0.15	68	0.47	0.36	77	1.15	0.93	73
Foreign deposits .....		0.14			0.13			0.14			0.42			1.19	
Federal funds purchased and repos .....	0.31	0.16	85	0.48	0.18	90	0.33	0.17	88	0.77	0.62	73	1.70	1.86	44
Other borrowed funds and trading liabilities .....	1.88	1.14	80	1.88	1.38	73	1.90	1.27	73	1.78	1.50	64	2.02	2.38	28
All interest-bearing funds .....	0.49	0.31	85	0.56	0.42	72	0.49	0.37	74	0.89	0.74	69	1.52	1.49	61

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2022		03/31/2021		12/31/2021		12/31/2020		12/31/2019	
<b>Non-interest Income and Expenses</b>										
Total non-interest income .....		27,551		30,333		113,959		99,969		90,386
Fiduciary activities income .....		574		522		1,960		1,633		1,566
Service charges on deposit accounts - domestic .....		6,140		5,002		22,276		21,381		25,930
Trading revenue.....		0		0		0		0		0
Investment banking fees and commissions.....		1,390		913		4,896		2,736		1,863
Insurance activities revenue.....		480		492		1,943		1,848		2,278
Venture capital revenue.....		0		0		0		0		0
Net servicing fees .....		0		0		0		0		0
Net securitization income .....		0		0		0		0		0
Net gains (losses) on sales of loans, OREO, other assets.....		4,505		8,539		29,954		31,168		16,630
Other non-interest income.....		14,462		14,865		52,930		41,203		42,119
Total overhead expenses .....		76,601		72,533		297,139		303,051		274,362
Personnel expense.....		43,551		42,059		170,755		163,950		154,177
Net occupancy expense.....		9,864		9,798		38,864		39,831		38,135
Goodwill impairment losses .....		0		0		0		0		0
Amortization expenses and impairment loss (other intangible assets).....		1,421		1,421		5,683		5,844		6,325
Other operating expenses.....		21,765		19,255		81,837		93,426		75,725
Fee income on mutual funds and annuities.....		1,111		730		3,917		2,189		1,490
<b>Memoranda</b>										
Assets under management in proprietary mutual funds and annuities .....		0		0		0		0		0
Number of equivalent employees .....		1,988		2,016		1,990		2,018		1,917
Average personnel expense per employee.....		21.91		20.86		85.81		81.24		80.43
Average assets per employee.....		9,252.05		8,293.10		8,771.38		7,995.57		7,839.84
<b>BHC</b>										
<b>Analysis Ratios</b>										
Mutual fund fee income / Non-interest income .....		4.03		2.26		76		2.41		2.10
Overhead expenses / Net Interest Income + non-interest income .....		48.06		61.09		13		38.78		59.31
<b>Percent of Average Assets</b>										
Total overhead expense .....		1.67		2.18		17		1.74		2.28
Personnel expense.....		0.95		1.21		17		1.01		1.28
Net occupancy expense.....		0.21		0.23		43		0.23		0.24
Other operating expenses.....		0.50		0.71		23		0.49		0.73
Overhead less non-interest income .....		1.07		1.18		38		1.01		1.10
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>										
Total overhead expense .....		47.54		60.59		12		38.40		58.69
Personnel expense.....		27.03		33.94		19		22.27		33.28
Net occupancy expense.....		6.12		6.43		47		5.19		6.42
Other operating expenses.....		14.39		19.35		13		10.95		18.45
Total non-interest income .....		17.10		26.24		31		16.06		28.42
Fiduciary activities income .....		0.36		2.31		34		0.28		2.15
Service charges on domestic deposit accounts .....		3.81		3.51		55		2.65		3.21
Trading revenue.....		0		0.53		34		0		0.97
Investment banking fees and commissions.....		0.86		2.33		37		0.48		2.51
Insurance activities revenue.....		0.30		0.38		69		0.26		0.38
Venture capital revenue.....		0		0.02		43		0		0.02
Net servicing fees .....		0		1.49		12		0		0.99
Net securitization income .....		0		0		48		0		0.01
Net gain (loss) - sales of loans, OREO, and other assets .....		2.80		1.74		74		4.52		3.74
Other non-interest income.....		8.98		8.92		62		7.87		8.65
Overhead less non-interest income .....		30.44		33.42		36		22.34		29.66
Applicable income taxes / Pretax net operating income (tax equivalent).....		23.11		20.83		70		23.62		21.04
Applicable income tax + TE / Pretax net operating income + TE .....		25.12		22.92		74		25.13		22.74

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

**Assets**

	Dollar Amount in Thousands						Percent Change
		03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	1-Year
Real estate loans .....	7,281,940	7,830,704	7,425,799	8,178,583	8,585,359	-7.01	9.37
Commercial and industrial loans .....	1,510,205	1,794,787	1,386,748	1,896,441	1,528,003	-15.86	49.02
Loans to individuals .....	1,059,342	839,820	825,519	864,690	511,908	26.14	2428.62
Loans to depository institutions and acceptances of other banks .....	0	0	0	0	0		
Agricultural loans .....	48,095	65,017	43,920	66,870	63,644	-26.03	-30.61
Other loans and leases .....	153,132	248,165	154,103	214,137	180,796	-38.29	129.03
Less: Unearned income .....	0	0	0	0	0		
Loans and leases, net of unearned income .....	10,052,714	10,778,493	9,836,089	11,220,721	10,869,710	-6.73	28.07
Less: Allowance for loan and lease losses .....	234,768	242,932	236,714	245,473	102,122	-3.36	192.32
Net loans and leases .....	9,817,946	10,535,561	9,599,375	10,975,248	10,767,588	-6.81	26.37
Debt securities that reprice or mature in over 1 year .....	2,599,731	2,272,835	2,798,679	2,198,109	1,747,988	14.38	115.79
Mutual funds and equity securities .....	0	0	0	0	0		-100.00
Subtotal .....	12,417,677	12,808,396	12,398,054	13,173,357	12,515,576	-3.05	38.24
Interest-bearing bank balances .....	3,446,324	2,259,734	3,530,407	1,021,615	321,687	52.51	1259.89
Federal funds sold and reverse repos .....	0	0	0	0	0		-100.00
Debt securities that reprice or mature within 1 year .....	854,856	264,288	319,128	273,672	333,850	223.46	172.17
Trading assets .....	0	0	0	0	0		
Total earning assets .....	16,718,857	15,332,418	16,247,589	14,468,644	13,171,113	9.04	75.04
Non-interest-bearing cash and due from depository institutions .....	173,134	218,814	119,908	242,173	168,914	-20.88	5.79
Premises, fixed assets, and leases .....	274,503	278,620	275,760	278,614	280,103	-1.48	28.99
Other real estate owned .....	1,144	3,004	1,630	4,420	9,143	-61.92	-93.39
Investment in unconsolidated subsidiaries .....	2,201	2,201	2,201	2,201	2,201	0.00	4.21
Intangible and other assets .....	1,448,156	1,405,184	1,405,050	1,402,752	1,400,573	3.06	88.09
Total assets .....	18,617,995	17,240,241	18,052,138	16,398,804	15,032,047	7.99	73.72
Quarterly average assets .....	18,393,075	16,718,890	17,914,727	16,493,066	14,944,368	10.01	80.34
Average loans and leases (YTD) .....	9,937,993	11,023,140	10,379,428	11,503,553	10,962,113	-9.84	31.01
<b>Memoranda</b>							
Loans held-for-sale .....	67,508	113,359	72,734	114,840	110,722	-40.45	33.16
Loans not held-for-sale .....	9,985,206	10,665,134	9,763,355	11,105,881	10,758,988	-6.38	28.03
Real estate loans secured by 1–4 family .....	1,223,890	1,437,545	1,274,955	1,536,258	1,819,222	-14.86	-18.03
Commercial real estate loans .....	5,915,130	6,279,777	6,020,170	6,527,894	6,677,737	-5.81	16.32
Construction and land development .....	1,856,096	1,612,973	1,850,049	1,562,297	1,776,689	15.07	52.45
Multifamily .....	248,650	377,661	280,837	536,538	488,278	-34.16	-38.58
Nonfarm nonresidential .....	3,810,384	4,289,143	3,889,284	4,429,059	4,412,770	-11.16	10.04
Real estate loans secured by farmland .....	142,920	113,382	130,674	114,431	88,400	26.05	78.78
Total investment securities .....	3,454,587	2,537,123	3,117,807	2,471,781	2,081,838	36.16	126.21
U.S. Treasury securities .....	500,517	1,284	1,267	1,039	1,255	38881.07	
US agency securities (excluding mortgage-backed securities) .....	409,771	331,940	431,962	325,952	395,796	23.45	27.46
Municipal securities .....	928,936	963,803	996,979	927,894	439,556	-3.62	136.13
Mortgage-backed securities .....	1,410,489	1,199,847	1,538,021	1,177,942	1,213,741	17.56	82.71
Asset-backed securities .....	88,833	1,873	49,044	6,762	7,918	4642.82	596.13
Other debt securities .....	116,041	38,376	100,534	32,192	23,572	202.38	504.13
Mutual funds and equity securities .....	0	0	0	0	0		-100.00
Available-for-sale securities .....	2,955,322	2,537,123	3,117,807	2,471,781	2,081,838	16.48	136.31
U.S. Treasury securities .....	1,252	1,284	1,267	1,039	1,255	-2.49	
US agency securities (excluding mortgage-backed securities) .....	409,771	331,940	431,962	325,952	395,796	23.45	30.12
Municipal securities .....	928,936	963,803	996,979	927,894	439,556	-3.62	309.37
Mortgage-backed securities .....	1,410,489	1,199,847	1,538,021	1,177,942	1,213,741	17.56	111.02
Asset-backed securities .....	88,833	1,873	49,044	6,762	7,918	4642.82	596.13
Other debt securities .....	116,041	38,376	100,534	32,192	23,572	202.38	504.13
Mutual funds and equity securities .....	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation) .....	-127						
Available-for-sale securities appreciation (depreciation) .....	-141,553	26,332	14,116	59,714	21,989		
Structured notes, fair value .....	19,654	0	15,735	0	0		29.49
Pledged securities .....	1,201,741	1,083,654	1,153,261	1,075,243	865,462	10.90	18.85

## Liabilities and Changes in Capital

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits .....	4,311,400	3,859,722	4,127,878	3,266,753	2,367,091	11.70	131.42
NOW, ATS and transaction accounts .....	5,705,089	5,160,909	5,628,729	5,027,812	4,300,670	10.54	116.47
Time deposits less brokered deposits < \$250K .....	-95,419	-8,017	-66,406	23,083	282,579		
MMDA and other savings accounts .....	3,756,304	3,316,299	3,623,076	3,184,429	2,633,295	13.27	130.54
Other non-interest-bearing deposits .....	0	0	0	0	0	0	
Core deposits .....	13,677,374	12,328,913	13,313,277	11,502,077	9,583,635	10.94	112.59
Time deposits of \$250K or more .....	277,839	558,007	321,589	588,032	1,115,070	-50.21	-53.35
Foreign deposits .....	0	0	0	0	0		
Federal funds purchased and repos .....	151,151	162,929	140,886	168,931	148,727	-7.23	22.10
Secured federal funds purchased .....	0	0	0	0	0		
Commercial paper .....	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less .....	0	0	0	0	221,416		-100.00
Other borrowings w/remaining maturity over 1 year .....	400,000	400,000	400,000	400,000	400,023	0.00	-46.06
Brokered deposits < \$250K .....	625,721	625,674	625,704	635,681	579,678	0.01	16.28
Noncore funding .....	1,454,711	1,746,610	1,488,179	1,792,644	2,464,914	-16.71	-46.37
Trading liabilities .....	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities .....	667,868	370,515	371,093	370,326	369,557	80.25	999.64
Other liabilities .....	131,339	148,999	113,868	127,999	102,410	-11.85	90.00
Total liabilities .....	15,931,292	14,595,037	15,286,417	13,793,046	12,520,516	9.16	71.75
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus) .....	0	0	0	0	0		
Common stock .....	1,638	1,651	1,637	1,651	1,664	-0.79	14.23
Common surplus .....	1,485,524	1,516,286	1,487,373	1,520,617	1,537,091	-2.03	56.54
Retained earnings .....	1,304,098	1,107,818	1,266,249	1,039,370	956,555	17.72	166.07
Accumulated other comprehensive income .....	-104,557	19,449	10,462	44,120	16,221		
Other equity capital components .....	0	0	0	0	0		
Total holding company equity capital .....	2,686,703	2,645,204	2,765,721	2,605,758	2,511,531	1.57	86.37
Noncontrolling (minority) interest in subsidiaries .....	0	0	0	0	0		
Total equity capital, including minority interest .....	2,686,703	2,645,204	2,765,721	2,605,758	2,511,531	1.57	86.37
Total liabilities and capital .....	18,617,995	17,240,241	18,052,138	16,398,804	15,032,047	7.99	73.72
<b>Memoranda</b>							
Non-interest-bearing deposits .....	4,311,400	3,859,722	4,127,878	3,266,753	2,367,091	11.70	131.42
Interest-bearing deposits .....	10,269,534	9,652,872	10,132,692	9,459,037	8,911,292	6.39	80.03
Total deposits .....	14,580,934	13,512,594	14,260,570	12,725,790	11,278,383	7.91	92.69
Long-term debt that reprices within 1 year .....	0	0	0	0	0		
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended .....	2,765,721	2,605,758	2,605,758	2,511,531	2,349,886		
Accounting restatements .....	0	0	0	-43,956	0		
Net income .....	64,892	91,602	319,021	214,448	289,539		
Net sale of new perpetual preferred stock .....	0	0	0	0	0		
Net sale of new common stock .....	-1,848	-4,331	-33,258	-16,488	-72,762		
Sale of treasury stock .....	0	0	0	0	0		
Less: Purchase of treasury stock .....	0	0	0	0	0		
Changes incident to business combinations .....	0	0	0	0	0		
Less: Dividends declared .....	27,043	23,154	92,142	87,677	85,627		
Change in other comprehensive income .....	-115,019	-24,671	-33,658	27,900	30,495		
Changes in debit to ESOP liability .....	0	0	0	0	0		
Other adjustments to equity capital .....	0	0	0	0	0		
Holding company equity capital, ending balance .....	2,686,703	2,645,204	2,765,721	2,605,758	2,511,531		

## Percent Composition of Assets

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Real estate loans .....	39.11	37.11	53	45.42	36.10	73	41.14	36.25	58	49.87	36.22	78	57.11	37.78	84
Commercial and industrial loans .....	8.11	10.78	39	10.41	13.88	33	7.68	10.76	36	11.56	13.52	39	10.16	12.02	42
Loans to individuals .....	5.69	3.61	77	4.87	3.42	71	4.57	3.36	70	5.27	3.40	71	3.41	4.20	60
Loans to depository institutions and acceptances of other banks .....	0	0.02	34	0	0.02	32	0	0.02	34	0	0.03	31	0	0.04	29
Agricultural loans.....	0.26	0.17	74	0.38	0.19	79	0.24	0.18	73	0.41	0.19	77	0.42	0.24	77
Other loans and leases.....	0.82	4.19	17	1.44	4.29	25	0.85	4.47	17	1.31	4.63	21	1.20	5.01	17
Net loans and leases.....	52.73	59.31	28	61.11	60.99	46	53.18	58.67	31	66.93	61.58	62	71.63	63.77	68
Debt securities over 1 year.....	13.96	19.47	33	13.18	16.70	33	15.50	19.46	38	13.40	15.55	38	11.63	14.60	31
Mutual funds and equity securities .....	0	0.06	12	0	0.06	14	0	0.06	13	0	0.05	13	0	0.06	13
Subtotal .....	66.70	80.04	13	74.29	78.43	26	68.68	79.22	14	80.33	78.16	48	83.26	79.65	42
Interest-bearing bank balances .....	18.51	7.18	93	13.11	9.08	73	19.56	8.50	91	6.23	7.51	41	2.14	3.06	52
Federal funds sold and reverse repos .....	0	0.55	27	0	0.50	27	0	0.54	28	0	0.82	26	0	1.57	25
Debt securities 1 year or less .....	4.59	1.65	89	1.53	1.59	61	1.77	1.56	66	1.67	1.68	60	2.22	1.91	67
Trading assets .....	0	0.52	20	0	0.56	19	0	0.49	19	0	1.01	17	0	1.19	15
Total earning assets.....	89.80	91.28	30	88.93	91.48	17	90	91.77	31	88.23	91.05	14	87.62	89.53	27
Non-interest cash and due from depository institutions.....	0.93	0.96	48	1.27	1	73	0.66	0.82	31	1.48	1.07	84	1.12	1.14	44
Other real estate owned.....	0.01	0.01	52	0.02	0.02	63	0.01	0.01	61	0.03	0.02	70	0.06	0.03	81
All other assets.....	9.27	7.70	71	9.80	7.44	81	9.33	7.35	72	10.29	7.82	84	11.26	9.27	73
<b>Memoranda</b>															
Short-term investments .....	23.10	10.28	90	14.64	11.92	68	21.32	11.47	85	7.90	11.17	39	4.36	7.63	49
U.S. Treasury securities.....	2.69	1.80	76	0.01	0.98	35	0.01	1.47	26	0.01	0.84	37	0.01	1.03	31
US agency securities (excluding mortgage-backed securities) .....	2.20	0.79	83	1.93	0.73	84	2.39	0.82	83	1.99	0.63	86	2.63	0.54	92
Municipal securities .....	4.99	1.72	85	5.59	1.77	87	5.52	1.73	85	5.66	1.69	87	2.92	1.34	80
Mortgage-backed securities .....	7.58	14.04	20	6.96	12.38	24	8.52	14.14	24	7.18	11.75	28	8.07	11.44	31
Asset-backed securities .....	0.48	0.56	65	0.01	0.35	55	0.27	0.50	64	0.04	0.32	57	0.05	0.28	61
Other debt securities .....	0.62	0.55	64	0.22	0.46	51	0.56	0.53	63	0.20	0.42	52	0.16	0.39	55
Loans held-for-sale.....	0.36	0.40	71	0.66	0.46	73	0.40	0.55	67	0.70	0.52	68	0.74	0.39	76
Loans held for investment .....	53.63	59.15	30	61.86	61.15	48	54.08	58.06	36	67.72	61.72	65	71.57	63.50	68
Real estate loans secured by 1–4 family .....	6.57	11.67	29	8.34	11.69	36	7.06	11.46	30	9.37	11.91	39	12.10	13.29	45
Revolving .....	0.75	1.40	36	0.77	1.51	34	0.67	1.42	32	0.91	1.66	36	1.64	2.07	49
Closed-end, secured by first liens .....	5.71	9.94	30	7.41	9.76	41	6.26	9.67	34	8.28	9.81	44	10.21	10.69	48
Closed-end, secured by junior liens .....	0.12	0.17	53	0.16	0.21	52	0.13	0.17	56	0.18	0.22	54	0.25	0.28	59
Commercial real estate loans .....	31.77	23.42	70	36.43	22.27	87	33.35	22.69	76	39.81	22.22	92	44.42	22.23	92
Construction and land development .....	9.97	3.49	93	9.36	3.32	94	10.25	3.34	94	9.53	3.40	93	11.82	3.44	98
Multifamily.....	1.34	3.52	30	2.19	3.21	41	1.56	3.57	32	3.27	3.12	62	3.25	3.01	62
Nonfarm nonresidential .....	20.47	15.11	68	24.88	14.77	85	21.54	14.57	76	27.01	14.72	88	29.36	14.69	92
Real estate loans secured by farmland.....	0.77	0.33	80	0.66	0.33	77	0.72	0.30	79	0.70	0.33	78	0.59	0.36	75

## Loan Mix and Analysis of Concentrations of Credit

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
	72.44	61.87	63	72.65	57.91	76	75.50	61.05	71	72.89	57.15	79	78.98	57.46	85
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans .....	72.44	61.87	63	72.65	57.91	76	75.50	61.05	71	72.89	57.15	79	78.98	57.46	85
Real estate loans secured by 1–4 family.....	12.17	20.07	25	13.34	19.43	30	12.96	19.86	28	13.69	19.43	31	16.74	20.75	33
Revolving .....	1.38	2.35	40	1.24	2.45	35	1.24	2.43	38	1.32	2.64	33	2.27	3.15	42
Closed-end.....	10.79	17.49	25	12.10	16.76	32	11.73	17.24	31	12.37	16.59	31	14.47	17.39	38
Commercial real estate loans .....	58.84	38.39	83	58.26	35.36	91	61.20	37.86	87	58.18	34.63	91	61.43	33.52	94
Construction and land development.....	18.46	5.82	96	14.96	5.29	96	18.81	5.65	96	13.92	5.26	94	16.35	5.09	98
1–4 family.....	5.36	1.29	96	4.23	1.05	95	5.55	1.18	96	3.97	0.93	95	4.87	0.94	97
Other.....	13.10	4.49	95	10.73	4.21	96	13.25	4.40	97	9.95	4.19	93	11.47	4.02	96
Multifamily.....	2.47	5.66	29	3.50	5.08	43	2.86	5.78	31	4.78	4.96	56	4.49	4.69	53
Nonfarm nonresidential .....	37.90	25	77	39.79	23.47	91	39.54	24.56	80	39.47	22.93	90	40.60	22.15	92
Owner-occupied.....	11.83	8.44	70	11.99	7.93	75	11.73	8.29	70	12.20	7.68	77	12.94	7.72	80
Other.....	26.08	16.32	82	27.80	15.25	94	27.81	15.94	87	27.28	14.95	94	27.66	14.34	92
Real estate loans secured by farmland.....	1.42	0.59	82	1.05	0.56	76	1.33	0.54	83	1.02	0.54	75	0.81	0.55	73
Loans to depository institutions and acceptances of other banks.....	0	0.03	34	0	0.03	32	0	0.04	34	0	0.06	31	0	0.11	29
Commercial and industrial loans .....	15.02	18.81	42	16.65	23.16	27	14.10	18.86	38	16.90	22.17	30	14.06	19.53	33
Loans to individuals .....	10.54	6.52	76	7.79	6.02	70	8.39	6.24	70	7.71	6.13	68	4.71	7.13	56
Credit card loans .....	0	0.51	21	0	0.50	22	0	0.53	22	0	0.65	22	0	0.81	43
Agricultural loans.....	0.48	0.31	75	0.60	0.33	78	0.45	0.34	73	0.60	0.32	76	0.59	0.37	76
Other loans and leases.....	1.52	8.03	17	2.30	8.05	24	1.57	8.75	18	1.91	9.09	20	1.66	9.85	15
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans .....	346.57	395.39	37	404.06	382.51	49	359.49	391.81	38	436.20	381.27	53	512.91	391.26	67
Real estate loans secured by 1–4 family.....	58.25	125.02	23	74.18	124.29	30	61.72	126.06	26	81.94	125.03	32	108.68	138.18	38
Revolving .....	6.62	14.84	30	6.87	16.14	30	5.88	15.44	29	7.92	17.42	32	14.74	21.26	42
Closed-end.....	51.63	108.83	22	67.31	106.79	32	55.84	108.85	28	74.01	106.14	35	93.94	115.20	41
Commercial real estate loans .....	281.52	249.33	58	324.04	237.40	73	291.44	245.88	60	348.16	234.65	78	398.94	229.44	87
Construction and land development.....	88.34	36.95	89	83.23	35.26	92	89.56	35.95	92	83.32	35.62	89	106.14	34.95	95
1–4 family.....	25.66	8.02	91	23.52	6.84	93	26.45	7.42	93	23.77	6.34	92	31.64	6.61	96
Other.....	62.68	28.49	90	59.70	28.01	90	63.11	28.11	92	59.55	28.16	90	74.51	27.32	95
Multifamily.....	11.83	37.99	24	19.49	34.02	36	13.60	38.66	28	28.62	32.74	53	29.17	31.04	54
Nonfarm nonresidential .....	181.35	160.85	59	221.32	157.71	72	188.28	158.05	60	236.22	155.06	76	263.63	152.10	83
Owner-occupied.....	56.58	53.96	56	66.69	52.99	65	55.85	52.99	56	72.99	52.37	71	84.02	53.07	75
Other.....	124.77	105.37	56	154.63	102.29	76	132.43	102.54	66	163.24	100.54	78	179.61	97.41	84
Real estate loans secured by farmland.....	6.80	3.46	78	5.85	3.50	75	6.33	3.22	76	6.10	3.44	75	5.28	3.60	72
Loans to depository institutions and acceptances of other banks.....	0	0.18	34	0	0.18	32	0	0.21	34	0	0.28	31	0	0.44	29
Commercial and industrial loans .....	71.88	113.45	32	92.61	145.22	26	67.13	114.45	26	101.15	139.91	29	91.29	122.02	37
Loans to individuals .....	50.42	36.67	71	43.33	35.91	69	39.96	34.55	66	46.12	37.47	68	30.58	43.51	56
Credit card loans .....	0	2.64	22	0	2.59	22	0	2.77	23	0	3.30	22	0	4.34	44
Agricultural loans.....	2.29	1.66	73	3.35	1.94	76	2.13	1.86	70	3.57	1.88	77	3.80	2.18	77
Other loans and leases.....	7.29	47.86	14	12.81	47.52	24	7.46	51.06	14	11.42	49.54	21	10.80	52.44	15
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans .....	47.02	30.57	82	46.27	27.81	90	49.48	30.07	87	45.98	27.32	91	48.50	26.45	94
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	224.94	198.65	56	257.34	185.94	78	235.59	195.33	60	275.18	183.76	82	314.92	178.57	85
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	281.52	256.17	55	324.04	243.39	72	291.44	252.85	57	348.16	240.85	78	398.94	236.10	87

## Liquidity and Funding

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Short-term investments .....	23.10	10.28	90	14.64	11.92	68	21.32	11.47	85	7.90	11.17	39	4.36	7.63	49
Liquid assets .....	31.83	28.10	63	23.27	27.16	39	31.14	29.03	54	16.88	26.22	24	13.97	22.44	26
Investment securities .....	18.56	21.67	41	14.72	18.78	35	17.27	21.63	38	15.07	17.85	37	13.85	16.99	38
Net loans and leases .....	52.73	59.31	28	61.11	60.99	46	53.18	58.67	31	66.93	61.58	62	71.63	63.77	68
Net loans, leases and standby letters of credit .....	53.33	60.12	28	61.44	61.79	44	53.79	59.49	30	67.27	62.48	62	72.02	64.84	65
Core deposits .....	73.46	76.85	25	71.51	73.69	30	73.75	75.71	29	70.14	70.67	34	63.75	63.09	38
Noncore funding .....	7.81	9.46	54	10.13	11.95	52	8.24	10.30	53	10.93	14.13	50	16.40	19.36	53
Time deposits of \$250K or more .....	1.49	1.46	62	3.24	1.96	79	1.78	1.58	65	3.59	2.11	79	7.42	2.94	93
Foreign deposits .....	0	0.32	39	0	0.34	39	0	0.34	39	0	0.36	39	0	0.43	38
Federal funds purchased and repos .....	0.81	1.11	55	0.95	1.22	56	0.78	1.23	54	1.03	1.47	53	0.99	1.94	51
Secured federal funds purchased .....	0	0	50	0	0	48	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold) .....	0.81	0.44	65	0.95	0.60	64	0.78	0.54	65	1.03	0.54	65	0.99	0.48	65
Commercial paper .....	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less .....	0	1.03	11	0	1.11	10	0	1	11	0	1.24	7	1.47	3.01	34
Earning assets that reprice within 1 year .....	47.57	36.68	78	40.56	38.67	53	46.06	37.37	74	36.67	39.38	41	37.48	39.29	42
Interest-bearing liabilities that reprice within 1 year .....	3.55	6.16	36	5.57	7.73	44	3.89	6.39	38	6.21	8.20	46	9.87	10.19	61
Long-term debt that reprices within 1 year .....	0	0.22	32	0	0.28	30	0	0.26	30	0	0.47	27	0	0.96	25
Net assets that reprice within 1 year .....	44.02	29.01	82	34.99	29.49	61	42.17	29.65	80	30.46	29.11	48	27.61	26.63	50
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence .....	-22.92	-1.97	4	-6.07	-0.51	35	-19.04	-2.33	6	3.77	3.20	56	14.45	14.45	53
Net short-term noncore funding dependence .....	-26.48	-6.65	9	-9.99	-6.88	34	-22.81	-7.71	11	-0.08	-4.76	68	8.74	3.38	62
Short-term investment / Short-term noncore funding .....	424.52	265.83	75	202.79	246.74	52	377.09	273.46	73	100.87	184.19	31	37.45	77.77	43
Liquid assets - short-term noncore funding / Nonliquid assets .....	38.70	35.38	60	20.91	30.67	40	37.01	36.68	55	10.89	28.18	24	2.71	16.97	24
Net loans and leases / Total deposits .....	67.33	73.06	34	77.97	76.22	58	67.31	72.79	38	86.24	79.43	71	95.47	90.31	63
Net loans and leases / Core deposits .....	71.78	78.05	42	85.45	83.77	61	72.10	78.25	41	95.42	88.34	71	112.35	103.93	73
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital .....	-0.01	-3.53	84		0.62			0.12			1.57			0.72	
Available-for-sale securities appreciation (depreciation) / Tier 1 capital .....	-7.49	-8.82	57	1.50	1.31	58	0.75	-0.25	76	3.66	4.31	52	1.40	1.36	57
Structured notes appreciation (depreciation) / Tier 1 capital .....	-0.06	-0.15	34		0		-0.01	-0.02	32		0.02			0	
<b>Percent of Investment Securities</b>															
Held-to-maturity securities .....	14.45	20.27	43	0	12.84	14	0	14.28	13	0	11.38	15	0	12.67	14
Available-for-sale securities .....	85.55	77.97	58	100	85.49	95	100	83.77	95	100	87.23	96	100	85.40	95
U.S. Treasury securities .....	14.49	8.39	79	0.05	5.10	35	0.04	6.70	25	0.04	4.72	38	0.06	6.15	31
US agency securities (excluding mortgage-backed securities) .....	11.86	3.73	86	13.08	4.35	85	13.85	4.12	87	13.19	4.01	84	19.01	3.49	92
Municipal securities .....	26.89	7.89	89	37.99	9.71	91	31.98	8.22	91	37.54	9.83	91	21.11	7.75	83
Mortgage-backed securities .....	40.83	65.55	14	47.29	66.67	19	49.33	66.54	22	47.66	66.64	20	58.30	67.43	33
Asset-backed securities .....	2.57	2.78	65	0.07	1.97	55	1.57	2.50	65	0.27	1.91	59	0.38	1.66	63
Other debt securities .....	3.36	3.16	63	1.51	3.05	50	3.22	3.08	62	1.30	3.01	49	1.13	2.94	53
Mutual funds and equity securities .....	0	0.30	12	0	0.36	14	0	0.29	13	0	0.35	13	0	0.40	13
Debt securities 1 year or less .....	24.75	8.63	87	10.42	9.29	67	10.24	7.78	67	11.07	10.55	64	16.04	11.86	72
Debt securities 1 to 5 years .....	26.56	18.50	71	26.61	16.09	78	30.69	18.25	77	29.33	17.03	78	44.82	17.94	87
Debt securities over 5 years .....	48.70	70.45	17	62.98	72.48	26	59.08	71.11	25	59.60	69.86	27	39.15	66.02	20
Pledged securities .....	34.79	29.79	62	42.71	33.48	64	36.99	32.26	59	43.50	35.67	60	41.57	30.57	64
Structured notes, fair value .....	0.57	0.08	90	0	0.05	42	0.50	0.11	90	0	0.02	42	0	0.03	42
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments .....	70.41	-1.29	89	242.04	156.41	76	197.20	27.98	96	97.59	183.32	40	-22.31	26.69	17
Investment securities .....	36.16	28.40	67	21.58	31.91	48	26.14	31.36	49	18.73	23.62	50	5.32	11.75	49
Core deposits .....	10.94	14.47	50	27.14	29.18	50	15.75	16.94	58	20.02	26.88	28	2.86	11.23	22
Noncore funding .....	-16.71	-10.65	40	-39.70	-25.09	35	-16.98	-14.79	45	-27.27	-12.18	33	-22.93	6.59	9

## Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec) .....			3,050,323	2,823,460	2,767,416
Commit: Secured commercial real estate loans .....	1,699,616	1,503,396	1,702,523	1,608,708	1,735,948
Commit: Unsecured real estate loans .....	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec) .....	0	0	34,012	40,762	41,984
Securities underwriting .....	110,155	56,316	110,765	56,067	58,882
Standby letters of credit .....	0	0	0	0	0
Commercial and similar letters of credit .....	0	0	0	0	0
Securities lent .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor) .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0	0	0	0	0
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts .....	98,250	102,500	78,000	105,500	0
Written options contracts (interest rate) .....	112,034	122,581	92,407	121,074	0
Purchased options contracts (interest rate) .....	0	0	0	0	0
Interest rate swaps .....	140,472	170,127	142,291	184,194	217,750
Futures and forward foreign exchange .....	0	0	0	0	0
Written options contracts (foreign exchange) .....	0	0	0	0	0
Purchased options contracts (foreign exchange) .....	0	0	0	0	0
Foreign exchange rate swaps .....	0	0	0	0	0
Commodity and other futures and forward contracts .....	0	0	0	0	0
Written options contracts (commodity and other) .....	0	0	0	0	0
Purchased options contracts (commodity and other) .....	0	0	0	0	0
Commodity and other swaps .....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec) .....					16.90	22.78	35	17.22	22.01	41	18.41	23.52	39		
Standby letters of credit .....	0.59	0.64	61	0.33	0.67	35	0.61	0.65	61	0.34	0.71	35	0.39	0.84	35
Commercial and similar letters of credit .....	0	0.02	21	0	0.02	20	0	0.02	20	0	0.02	20	0	0.02	17
Securities lent .....	0	0.08	42	0	0.11	41	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor) .....	0	0.26	27	0	0.28	26	0	0.24	27	0	0.35	26	0	0.42	27
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0.18	29	0	0.18	29	0	0.18	29	0	0.30	27	0	0.52	27
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0.19	34	0	0.17	34	0	0.18	34	0	0.25	34	0	0.30	33
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0	0.17	34	0	0.16	34	0	0.13	34	0	0.30	33	0	0.45	34
Derivative contracts .....	1.88	45.51	14	2.29	42.67	11	1.73	46.30	12	2.50	48.62	9	1.45	68.47	10
Interest rate contracts .....	1.88	33.09	14	2.29	30.32	11	1.73	32.46	12	2.50	34.36	10	1.45	47.31	10
Interest rate futures and forward contracts .....	0.53	4.02	62	0.59	4.59	56	0.43	3.25	55	0.64	6.21	47	0	10.67	11
Written options contracts (interest rate) .....	0.60	1.59	60	0.71	2	50	0.51	1.41	54	0.74	2.18	48	0	2.47	10
Purchased options contracts (interest rate) .....	0	1.35	22	0	1.45	22	0	1.31	23	0	1.46	22	0	2.65	22
Interest rate swaps .....	0.75	19.54	14	0.99	20.33	14	0.79	20.49	12	1.12	20.83	12	1.45	28.86	13
Foreign exchange contracts .....	0	6.48	26	0	6.19	25	0	6.30	26	0	6.01	25	0	10.12	22
Futures and forward foreign exchange contracts .....	0	3.96	27	0	3.83	26	0	3.78	27	0	3.47	25	0	5.23	23
Written options contracts (foreign exchange) .....	0	0.05	41	0	0.03	41	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange) .....	0	0.05	41	0	0.04	41	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps .....	0	0.74	39	0	0.71	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts .....	0	1.07	35	0	0.80	33	0	0.92	34	0	1.86	32	0	3.32	31
Commodity and other futures and forward contracts .....	0	0.08	43	0	0.06	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other) .....	0	0.36	38	0	0.27	38	0	0.32	38	0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other) .....	0	0.26	39	0	0.18	38	0	0.21	38	0	0.37	36	0	0.94	34
Commodity and other swaps .....	0	0.32	38	0	0.27	37	0	0.31	38	0	0.32	36	0	0.38	35
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec) .....					29.39	44.98	32	24.54	42.82	29	25.25	45.53	29		

## Derivative Instruments

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>Notional Amount</b>					
Derivative contracts .....	350,756	395,208	312,698	410,768	217,750
Interest rate contracts .....	350,756	395,208	312,698	410,768	217,750
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
<b>Derivatives Position</b>					
Futures and forwards .....	98,250	102,500	78,000	105,500	0
Written options .....	112,034	122,581	92,407	121,074	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	112,034	122,581	92,407	121,074	0
Purchased options .....	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Swaps .....	140,472	170,127	142,291	184,194	217,750
Held for trading.....	0	0	0	0	0
Interest rate contracts .....	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Non-traded.....	350,756	395,208	312,698	410,768	217,750
Interest rate contracts .....	350,756	395,208	312,698	410,768	217,750
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less) .....	140,472	170,126	142,292	184,194	217,750
One year or less .....	8,912	11,565	9,010	21,389	2,226
Over 1 year to 5 years .....	92,668	71,806	93,490	64,583	83,653
Over 5 years .....	38,892	86,755	39,792	98,222	131,871
Gross negative fair value (absolute value) .....	3,911	5,045	2,786	6,977	2,809
Gross positive fair value.....	3,083	5,518	3,179	8,553	2,809
Held for trading.....	0	0	0	0	0
Non-traded.....	3,083	5,518	3,179	8,553	2,809
Current credit exposure on risk-based capital derivative contracts .....	1,138	4,268	2,513	6,347	2,809
Credit losses on derivative contracts .....	0	0	0	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due.....	0	0	0	0	0
90+ days past due .....	0	0	0	0	0

## Derivatives Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
	100	93.91	75	100	94.52	76	100	94.17	75	100	94.10	77	100	93.44	80
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	0	3.18	25	0	3.16	25	0	3.47	25	0	3.49	25	0	3.20	22
Foreign exchange contracts .....	0	1.19	34	0	1.04	33	0	1.14	34	0	1.17	32	0	1.64	31
Futures and forwards .....	28.01	10.22	82	25.94	12.82	77	24.94	11.16	81	25.68	14.05	75	0	13.49	6
Written options .....	31.94	6.03	93	31.02	8.11	90	29.55	6.28	92	29.48	8.18	87	0	5.91	6
Exchange-traded .....	0	0.13	42	0	0.10	42	0	0.12	42	0	0.14	40	0	0.15	42
Over-the-counter .....	31.94	5.74	93	31.02	7.80	90	29.55	5.96	92	29.48	7.73	88	0	5.10	6
Purchased options .....	0	3.59	20	0	3.58	20	0	3.27	20	0	3.42	19	0	4.42	18
Exchange-traded .....	0	0.13	42	0	0.11	42	0	0.12	41	0	0.15	40	0	0.28	39
Over-the-counter .....	0	3.11	21	0	3.15	21	0	2.87	21	0	2.86	21	0	3.35	18
Swaps .....	40.05	74.58	18	43.05	69.64	21	45.50	74.26	17	44.84	68.76	21	100	69.75	95
Held for trading .....	0	38.74	22	0	42.14	20	0	40.42	21	0	43.53	19	0	44.16	18
Interest rate contracts .....	0	32.48	22	0	36.29	20	0	34.15	21	0	36.62	19	0	37.24	18
Foreign exchange contracts .....	0	1.60	34	0	1.47	33	0	1.68	33	0	1.60	32	0	1.60	30
Equity, commodity, and other contracts .....	0	0.58	40	0	0.51	40	0	0.60	39	0	0.68	38	0	0.83	36
Non-traded .....	100	61.26	77	100	57.86	79	100	59.58	78	100	56.47	80	100	55.84	81
Interest rate contracts .....	100	57.41	85	100	54.11	87	100	56.71	85	100	53.82	87	100	52.22	88
Foreign exchange contracts .....	0	0.37	32	0	0.45	33	0	0.40	33	0	0.46	34	0	0.34	33
Equity, commodity, and other contracts .....	0	0.11	38	0	0.12	37	0	0.09	38	0	0.10	37	0	0.13	38
Derivative contracts (excluding futures and forex 14 days or less) .....	40.05	92.63	5	43.05	90.92	3	45.50	92.53	7	44.84	91.48	4	100	93.86	75
One year or less .....	2.54	27.97	15	2.93	26.80	15	2.88	27.56	17	5.21	32.05	22	1.02	32.17	6
Over 1 year to 5 years .....	26.42	26.35	48	18.17	28.69	38	29.90	27.01	53	15.72	27.06	32	38.42	30.45	63
Over 5 years .....	11.09	29.53	30	21.95	30.03	43	12.73	29.89	32	23.91	29.56	46	60.56	28.09	83
Gross negative fair value (absolute value) .....	1.12	1.21	47	1.28	1.21	59	0.89	0.98	46	1.70	1.55	64	1.29	0.83	75
Gross positive fair value .....	0.88	1.52	31	1.40	1.70	34	1.02	1.34	32	2.08	2.23	50	1.29	1.19	57
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	0	0.06	17	0	0.05	17	0	0.04	18	0	0.07	17	0	0.06	14
Gross positive fair value (X) .....	0	0.06	11	0	0.07	15	0	0.05	16	0.01	0.09	14	0	0.07	13
Held for trading (X) .....	0	0.04	23	0	0.05	21	0	0.04	22	0	0.07	19	0	0.06	18
Non-traded (X) .....	0	0.01	29	0	0.01	33	0	0.01	36	0.01	0.02	46	0	0.01	44
Current credit exposure (X) .....	0	0.04	18	0	0.05	18	0	0.04	21	0	0.06	21	0	0.05	18
Credit losses on derivative contracts .....	0	0	47	0	0	47	0	0	46	0	0	43	0	0	45
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0	0	47	0	0	46	0	0	47	0	0	46	0	0	47
90+ days past due .....	0	0	47	0	0	47	0	0	47	0	0	47	0	0	48
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	0.01	0.47	18	0.04	0.61	21	0.02	0.46	21	0.05	0.85	21	0.02	0.73	19

## Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>					
Beginning balance .....	236,714	245,473	245,473	102,122	108,791
Gross losses .....	2,310	3,047	11,664	14,486	10,603
Write-downs, transfers to loans held-for-sale .....	0	0	0	0	0
Recoveries .....	364	506	2,905	2,070	2,609
Net losses .....	1,946	2,541	8,759	12,416	7,994
Provision for loan and lease losses .....	0	0	0	111,422	1,325
Adjustments .....	0	0	0	44,345	0
Ending balance .....	234,768	242,932	236,714	245,473	102,122
Memo: Allocated transfer risk reserve (ATTR) .....	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>														
Provision for loan and lease losses / Average assets .....	0	0.04	44	0	-0.11	64	0	-0.09	74	0.69	0.51	79	0.01	0.15
Provision for loan and lease losses / Average loans and leases .....	0	0.06	44	0	-0.20	64	0	-0.16	74	0.97	0.82	68	0.01	0.24
Provision for loan and lease losses / Net loan and lease losses .....	0	49.50	37	0	-168.35	57	0	-105.48	64	897.41	487.86	83	16.57	130.58
Allowance for loan and lease losses / Total loans and leases not held for sale .....	2.35	1.20	94	2.28	1.49	86	2.42	1.23	93	2.21	1.58	82	0.95	0.83
Allowance for loan and lease losses / Total loans and leases .....	2.34	1.17	94	2.25	1.47	86	2.41	1.20	93	2.19	1.55	83	0.94	0.81
Allowance for loan and lease losses / Net loans and leases losses (X) .....	30.16	38.27	66	23.90	18.09	75	27.03	21.39	74	19.77	11.58	81	12.77	8.03
Allowance for loan and lease losses / Nonaccrual assets .....	526.04	355.27	79	410.76	291.29	78	501.96	364.13	76	380.41	299.17	72	214.50	218.72
ALLL / 90+ days past due + nonaccrual loans and leases .....	525.50	284.19	82	383.47	246.27	78	471.61	287.08	80	331.10	244.34	71	186.19	151.73
Gross loan and lease losses / Average loans and leases .....	0.09	0.17	45	0.11	0.24	33	0.11	0.19	40	0.13	0.34	25	0.10	0.28
Recoveries / Average loans and leases .....	0.01	0.07	18	0.02	0.08	17	0.03	0.08	22	0.02	0.07	14	0.02	0.08
Net losses / Average loans and leases .....	0.08	0.09	60	0.09	0.16	41	0.08	0.11	51	0.11	0.27	33	0.07	0.21
Write-downs, transfers to loans held-for-sale / Average loans and leases .....	0	0	46	0	0	44	0	0	43	0	0	44	0	40
Recoveries / Prior year-end losses .....	3.12	10.98	12	3.49	7.39	26	20.05	34.67	29	19.52	33.98	26	29.03	36.22
Earnings coverage of net loan and lease losses (X) .....	43.64	38.54	67	47.42	25.70	77	47.58	39.72	68	31.34	22.91	75	48.40	24.40
<b>Net Loan and Lease Losses By Type</b>														
Real estate loans .....	0.01	-0.01	83	0.01	0.03	53	0	0.02	30	0.04	0.04	61	0.05	0.01
Real estate loans secured by 1–4 family .....	0.07	-0.02	96	0.05	-0.01	87	-0.01	-0.02	47	0.01	0.01	60	0.04	0.01
Revolving .....	0	-0.08	86	0.30	-0.03	93	0.07	-0.07	90	-0.02	0.01	31	-0.01	0.02
Closed-end .....	0.08	-0.02	95	0.02	-0.01	83	-0.02	-0.01	37	0.01	0	70	0.05	0
Commercial real estate loans .....	0	0	34	0	0.05	32	0	0.04	17	0.05	0.07	57	0.06	0.01
Construction and land development .....	0	-0.02	45	-0.01	0	33	0	0	42	0.07	0	87	0.08	-0.01
1–4 family .....	0	0	58	0	0	58	0	0	57	0.05	0	95	0.07	0
Other .....	0	-0.01	41	-0.01	0	28	0	0	37	0.02	0	80	0.01	-0.01
Multifamily .....	0	0	57	0	0	54	0	0.01	24	0	0	58	0	0
Nonfarm nonresidential .....	0	0.01	29	0	0.07	46	0	0.05	18	0.05	0.11	50	0.06	0.02
Owner-occupied .....	0	0	35	0	0.01	29	0.01	0.01	80	0	0.02	47	0.03	0.01
Other .....	0	0	22	0	0.06	55	-0.02	0.04	5	0.05	0.08	62	0.02	0.01
Real estate loans secured by farmland .....	0	0	57	0	0	57	0.03	0	90	0.04	0.02	81	0	0.01
Commercial and industrial loans .....	0.35	0.11	84	0.49	0.20	81	0.55	0.17	92	0.40	0.47	50	0.12	0.37
Loans to individuals .....	0.02	0.70	2	0.01	1.06	0	0.05	0.71	5	0.02	1.13	4	0.04	1.17
Credit card loans .....		1.88			2.41			1.84			2.92		210.34	3.11
Agricultural loans .....	0	0	54	0	0.02	50	0	0.02	48	0	0.19	35	0	0.08
Loans to foreign governments and institutions .....		0			0			0			0		0	
Other loans and leases .....	1.06	0.16	91	0.27	0.09	85	0.68	0.10	93	0.48	0.15	88	0.78	0.15

## Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2022		03/31/2021		12/31/2021		12/31/2020		12/31/2019	
<b>30+ Days Past Due and Nonaccrual Assets</b>										
30–89 days past due loans and leases.....		9,446		19,504		9,917		27,413		14,714
90+ days past due loans and leases .....		46		4,209		3,035		9,610		7,238
Nonaccrual loans and leases.....		44,629		59,142		47,158		64,528		47,609
Total past due and nonaccrual loans and leases.....		54,121		82,855		60,110		101,551		69,561
Restructured 30–89 days past due .....		0		0		0		0		0
Restructured 90+ days past due .....		0		0		0		0		0
Restructured nonaccrual .....		784		1,399		1,074		1,587		4,133
Total restructured loans and leases .....		784		1,399		1,074		1,587		4,133
30–89 days past due loans held for sale .....		0		0		0		0		0
90+ days past due loans held for sale.....		0		0		0		0		0
Nonaccrual loans held for sale .....		0		0		0		0		0
Total past due and nonaccrual loans held for sale.....		0		0		0		0		0
Restructured loans and leases in compliance .....		6,194		10,442		6,514		10,790		12,121
Other real estate owned.....		1,144		3,004		1,630		4,420		9,143
<b>Other Assets</b>										
30–89 days past due .....		0		0		0		0		0
90+ days past due .....		0		0		0		0		0
Nonaccrual.....		0		0		0		0		0
Total other assets past due and nonaccrual.....		0		0		0		0		0
<b>Percent of Loans and Leases</b>										
30–89 days past due loans and leases.....	0.09	0.32	14	0.18	0.33	30	0.10	0.32	16	0.24
90+ days past due loans and leases .....	0	0.10	24	0.04	0.11	57	0.03	0.10	54	0.09
Nonaccrual loans and leases.....	0.44	0.44	54	0.55	0.65	46	0.48	0.46	57	0.58
90+ days past due and nonaccrual loans and leases.....	0.44	0.59	42	0.59	0.82	41	0.51	0.62	46	0.66
30–89 days past due restructured.....	0	0.01	17	0	0.01	20	0	0.01	21	0
90+ days past due restructured .....	0	0	31	0	0	30	0	0	30	0
Nonaccrual restructured.....	0.01	0.10	15	0.01	0.13	14	0.01	0.10	16	0.01
30–89 days past due loans held for sale .....	0	0	39	0	0	41	0	0	40	0
90+ days past due loans held for sale.....	0	0	42	0	0	42	0	0	41	0
Nonaccrual loans held for sale .....	0	0	40	0	0	39	0	0	40	0
<b>Percent of Loans and Leases and Other Assets</b>										
<b>30+ Days Past Due and Nonaccrual</b>										
30–89 days past due assets .....	0.09	0.32	14	0.18	0.33	30	0.10	0.32	16	0.24
90+ days past due assets .....	0	0.10	22	0.04	0.11	57	0.03	0.10	53	0.09
Nonaccrual assets .....	0.44	0.45	54	0.55	0.66	45	0.48	0.47	57	0.58
30+ days past due and nonaccrual assets .....	0.54	0.94	28	0.77	1.18	34	0.61	0.97	34	0.91
<b>Percent of Total Assets</b>										
90+ days past due and nonaccrual assets .....	0.24	0.35	40	0.37	0.50	43	0.28	0.36	43	0.45
90+ days past due and nonaccrual assets + other real estate owned .....	0.25	0.36	37	0.38	0.53	41	0.29	0.37	42	0.48
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>										
Total assets .....	0.28	0.41	37	0.42	0.58	39	0.31	0.41	43	0.49
Allowance for loan and lease losses .....	22.14	62.77	12	29.88	69.27	19	23.36	62.64	14	32.48
Equity capital + allowance for loan and lease losses .....	1.78	3.67	22	2.51	5.03	22	1.84	3.60	23	2.80
Tier 1 capital + allowance for loan and lease losses.....	2.44	4.23	29	3.64	5.96	29	2.61	4.30	30	4.25
Loans and leases + other real estate owned .....	0.52	0.69	41	0.67	0.97	35	0.56	0.71	46	0.71

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases

			03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
			BHC	Peer # 1	Pct												
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>																	
Real estate	30–89 days past due .....		0.10	0.26	25	0.20	0.31	36	0.10	0.26	26	0.21	0.39	33	0.13	0.38	17
	90+ days past due .....		0	0.13	39	0.05	0.13	60	0.04	0.12	64	0.11	0.16	71	0.08	0.16	62
	Nonaccrual.....		0.43	0.51	52	0.53	0.76	40	0.41	0.52	48	0.52	0.76	38	0.40	0.46	49
Commercial and industrial	30–89 days past due .....		0.05	0.26	14	0.08	0.22	32	0.09	0.24	28	0.08	0.23	25	0.13	0.31	28
	90+ days past due .....		0	0.03	18	0	0.02	51	0.01	0.04	47	0.01	0.03	54	0.02	0.05	52
	Nonaccrual.....		0.74	0.53	76	0.82	0.69	66	1	0.57	81	0.91	0.75	67	0.70	0.83	51
Individuals	30–89 days past due .....		0.09	0.67	18	0.17	0.53	23	0.03	0.63	16	0.43	0.83	29	0.16	0.83	18
	90+ days past due .....		0	0.08	21	0.03	0.11	48	0	0.09	37	0.02	0.14	45	0.06	0.17	49
	Nonaccrual.....		0.13	0.16	55	0.23	0.22	59	0.20	0.17	66	0.41	0.28	75	0.32	0.17	74
Depository institution loans	30–89 days past due .....			0			0.01			0.01			0			0	
	90+ days past due .....			0			0			0			0			0	
	Nonaccrual.....			0.01			0			0			0			0	
Agricultural	30–89 days past due .....		0	0.16	31	0	0.17	31	0	0.07	30	0	0.17	28	0	0.24	26
	90+ days past due .....		0	0	42	0	0	44	0	0	42	0	0	44	0	0	42
	Nonaccrual.....		0	0.71	26	0	0.44	25	0	0.70	27	0	0.49	24	0	0.67	22
Foreign governments	30–89 days past due .....			0			0.03			0.50			0			0.07	
	90+ days past due .....			0			0			0			0			0	
	Nonaccrual.....			0.23			0.04			0.15			0.09			0.03	
Other loans and leases	30–89 days past due .....		0.42	0.13	85	0.31	0.13	79	0.38	0.12	83	2.26	0.18	97	0.36	0.20	74
	90+ days past due .....		0	0.01	34	0	0.01	34	0	0.01	34	0	0.01	33	0	0.01	30
	Nonaccrual.....		0.60	0.08	92	0.44	0.15	82	0.66	0.09	92	0.49	0.15	84	0.67	0.13	91

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases—Continued

		03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct												
		Memoranda														
1–4 family	30–89 days past due .....	0.26	0.44	38	0.52	0.47	66	0.41	0.46	54	0.82	0.65	75	0.39	0.67	29
	90+ days past due .....	0	0.25	45	0.08	0.28	63	0.05	0.24	60	0.12	0.33	65	0.09	0.31	58
	Nonaccrual .....	1.48	0.68	84	1.33	0.88	77	1.27	0.71	85	1.26	0.89	74	1.12	0.73	78
Revolving	30–89 days past due .....	0.05	0.27	21	0.62	0.31	83	0.25	0.28	49	2.63	0.48	95	0.31	0.45	33
	90+ days past due .....	0	0.03	34	0.09	0.03	82	0	0.02	35	0	0.03	30	0	0.05	24
	Nonaccrual .....	1.79	1.02	79	2.65	1.31	85	2.66	1.18	84	3.09	1.13	86	0.55	1	45
Closed-end	30–89 days past due .....	0.28	0.46	43	0.51	0.48	62	0.42	0.49	55	0.63	0.65	60	0.40	0.70	33
	90+ days past due .....	0	0.28	48	0.08	0.31	64	0.06	0.26	63	0.13	0.38	66	0.10	0.35	61
	Nonaccrual .....	1.45	0.66	84	1.20	0.85	75	1.12	0.67	84	1.06	0.87	69	1.21	0.70	85
Junior lien	30–89 days past due .....	0.02	0.01	77	0.01	0.01	38	0.01	0.01	66	0	0.02	28	0.02	0.02	60
	90+ days past due .....	0	0	36	0	0	35	0	0	36	0	0	32	0	0	58
	Nonaccrual .....	0.05	0.03	71	0.05	0.05	56	0.05	0.03	73	0.04	0.04	52	0.03	0.04	42
Commercial real estate	30–89 days past due .....	0.05	0.16	30	0.13	0.22	48	0.04	0.15	30	0.07	0.26	30	0.05	0.18	23
	90+ days past due .....	0	0.01	30	0.04	0.02	79	0.04	0.01	89	0.11	0.02	90	0.08	0.03	77
	Nonaccrual .....	0.21	0.37	39	0.34	0.62	34	0.22	0.38	41	0.34	0.62	37	0.19	0.23	48
Construction and development	30–89 days past due .....	0.03	0.19	45	0.04	0.22	36	0.01	0.17	36	0.01	0.28	28	0.08	0.28	44
	90+ days past due .....	0	0	38	0	0.01	72	0	0.01	38	0.08	0.01	94	0.10	0.02	90
	Nonaccrual .....	0.06	0.17	47	0.08	0.50	44	0.08	0.20	55	0.09	0.41	45	0.08	0.20	48
1–4 family	30–89 days past due .....	0.02	0.03	69	0.01	0.03	64	0	0.02	61	0	0.03	28	0.05	0.06	65
	90+ days past due .....	0	0	47	0	0	89	0	0	44	0	0	84	0.02	0	87
	Nonaccrual .....	0.05	0.02	83	0.05	0.02	82	0.07	0.01	89	0.06	0.03	81	0	0.02	61
Other	30–89 days past due .....	0.01	0.14	45	0.03	0.16	41	0.01	0.13	48	0.01	0.22	36	0.03	0.20	44
	90+ days past due .....	0	0	39	0	0	38	0	0	41	0.08	0	97	0.09	0.01	93
	Nonaccrual .....	0	0.14	35	0.02	0.43	35	0.01	0.16	40	0.03	0.35	38	0.08	0.17	54
Multifamily	30–89 days past due .....	0	0.06	29	0	0.08	27	0	0.07	27	0.02	0.09	50	0	0.08	19
	90+ days past due .....	0	0	46	0	0	45	0	0	46	0	0	45	0	0	41
	Nonaccrual .....	0.06	0.12	68	0.05	0.13	54	0.06	0.17	62	0.03	0.11	49	0.07	0.05	71
Nonfarm non-residential	30–89 days past due .....	0.06	0.13	36	0.18	0.20	54	0.05	0.13	44	0.09	0.23	40	0.05	0.14	24
	90+ days past due .....	0	0.01	34	0.06	0.02	83	0.06	0.01	92	0.14	0.02	91	0.07	0.03	80
	Nonaccrual .....	0.30	0.45	43	0.47	0.78	42	0.31	0.45	48	0.47	0.80	42	0.25	0.28	49
Owner Occupied	30–89 days past due .....	0.05	0.04	57	0.06	0.06	63	0.03	0.04	57	0.02	0.07	39	0.03	0.07	28
	90+ days past due .....	0	0	38	0	0	33	0	0	76	0.05	0	93	0	0.01	57
	Nonaccrual .....	0.04	0.17	25	0.26	0.32	47	0.04	0.17	25	0.26	0.27	50	0.15	0.16	55
Other	30–89 days past due .....	0.01	0.08	35	0.12	0.12	59	0.02	0.08	51	0.06	0.14	53	0.02	0.07	34
	90+ days past due .....	0	0.01	39	0.06	0.01	88	0.06	0	95	0.09	0.01	90	0.07	0.01	90
	Nonaccrual .....	0.26	0.24	64	0.21	0.40	41	0.26	0.23	69	0.22	0.44	40	0.10	0.10	57
Farmland	30–89 days past due .....	0.94	0.17	88	0.11	0.13	67	0.36	0.10	85	0.46	0.11	87	0.79	0.23	87
	90+ days past due .....	0	0	45	0	0.01	45	0	0	45	0	0	45	0	0.01	42
	Nonaccrual .....	0.26	0.67	57	0.76	1.14	57	0.69	0.69	70	0.77	1.13	56	1.24	0.84	70
Credit card	30–89 days past due .....		0.87			0.75			0.81			0.95		0	1.19	6
	90+ days past due .....		0.45			0.56			0.45			0.63		0	0.78	12
	Nonaccrual .....		0.12			0.10			0.10			0.05		0	0.11	35

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019										
<b>Common Equity Tier 1 Capital</b>															
Common stock plus related surplus .....	1,487,162	1,517,937	1,489,010	1,522,268	1,538,755										
Retained earnings .....	1,328,467	1,164,516	1,321,392	1,039,370	956,555										
Accumulated other comprehensive income (AOCI) .....	-104,557	19,449	10,462	44,120	16,221										
Common equity tier 1 minority interest .....	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions .....	2,711,072	2,701,902	2,820,864	2,605,758	2,511,531										
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>															
Less: Goodwill, intangible assets, and deferred tax assets .....	996,184	1,001,867	997,605	1,003,288	994,554										
Accumulated other comprehensive income-related adjustments .....	-104,557	19,449	10,462	44,120	16,221										
Other deductions from common equity tier 1 capital .....	0	0	0	0	0										
Subtotal: .....	1,819,445	1,680,586	1,812,797	1,558,350	1,500,756										
Adjustments and deductions for common equity tier 1 capital .....	0	0	0	0	0										
Common equity tier 1 capital .....	1,819,445	1,680,586	1,812,797	1,558,350	1,500,756										
<b>Additional Tier 1 Capital</b>															
Additional tier 1 capital instruments and related surplus .....	71,305	71,162	71,270	71,127	70,984										
Non-qualifying capital instruments .....	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital .....	0	0	0	0	0										
Additional tier 1 capital before deductions .....	71,305	71,162	71,270	71,127	70,984										
Less: Additional tier 1 capital deductions .....	0	0	0	0	0										
Additional tier 1 capital .....	71,305	71,162	71,270	71,127	70,984										
<b>Tier 1 Capital</b>	1,890,750	1,751,748	1,884,067	1,629,477	1,571,740										
<b>Tier 2 Capital</b>															
Tier 2 capital instruments and related surplus .....	596,563	299,353	299,824	299,199	298,573										
Non-qualifying capital instruments .....	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital .....	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital .....	153,955	147,234	148,057	151,229	102,122										
Exited advanced approach eligible credit reserves .....															
Unrealized gains on AFS preferred stock classified as equity .....															
Tier 2 capital before deductions .....	750,518	446,587	447,881	450,428	400,695										
Exited advanced approach tier 2 capital before deductions .....															
Less: Tier 2 capital deductions .....	0	0	0	0	0										
Tier 2 capital .....	750,518	446,587	447,881	450,428	400,695										
Exited advanced approach tier 2 capital .....															
Total capital .....	2,641,268	2,198,335	2,331,948	2,079,905	1,972,435										
Exited advanced approach total capital .....															
<b>Total Assets for Capital Ratios</b>															
Average total consolidated assets, adjusted .....	18,439,384	16,736,701	17,958,288	16,493,066	14,944,368										
Less: Deductions from common equity tier 1 capital .....	996,184	1,001,867	997,605	1,003,288	994,554										
Less: Other deductions .....	0	0	0	0	0										
Total assets for leverage ratio .....	17,443,200	15,734,834	16,960,683	15,489,778	13,949,814										
Total risk-weighted assets .....	12,239,536	11,717,441	11,793,539	12,039,156	12,066,643										
Exited advanced approach total RWA .....															
<b>Capital Ratios</b>	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Common equity tier 1 capital, column A .....	14.87	12.18	85	14.34	12.54	79	15.37	12.37	87	12.94	12.35	65	12.44	12.11	61
Common equity tier 1 capital, column B .....	0	0.26	46	0	0.28	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A .....	15.45	12.88	83	14.95	13.31	78	15.98	13.11	85	13.53	13.08	66	13.03	12.78	65
Tier 1 capital, column B .....	0	0.31	46	0	0.32	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A .....	21.58	14.72	96	18.76	15.37	88	19.77	14.91	93	17.28	15.23	82	16.35	14.36	81
Total capital, column B .....	0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage .....	10.84	9.06	89	11.13	9.15	89	11.11	8.98	88	10.52	9.13	86	11.27	9.76	81
Supplementary leverage ratio, advanced approaches HCs .....		6.62			7.94			6.71			8.72			7.41	

**Insurance and Broker-Dealer Activities**

Dollar Amount in Thousands	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019			Percent Change	
																1-Year	5-Year
<b>Insurance Activities</b>																	
Total insurance underwriting assets .....		0			0			0			0			0			
Total property and casualty assets .....		0			0			0			0			0			
Reinsurance recoverables (P/C) .....																	
Total life and health assets .....		0			0			0			0			0			
Reinsurance recoverables (L/H) .....																	
Separate account assets (L/H) .....		0			0			0			0			0			
Total insurance underwriting equity .....		0			0			0			0			0			
Total property and casualty equity .....		0			0			0			0			0			
Total life and health equity .....		0			0			0			0			0			
Total insurance underwriting net income .....		0			0			0			0			0			
Total property and casualty .....		0			0			0			0			0			
Total life and health .....		0			0			0			0			0			
Claims and claims adjusted expense reserves (P/C) .....		0			0			0			0			0			
Unearned premiums (P/C) .....		0			0			0			0			0			
Policyholder benefit and contractholder funds (L/H) .....		0			0			0			0			0			
Separate account liabilities (L/H) .....		0			0			0			0			0			
Insurance activities revenue .....		480			492			1,943			1,848			2,278		-2.44	-11.93
Other insurance activities income .....		480			492			1,943			1,848			2,278		-2.44	-11.93
Insurance and reinsurance underwriting income .....		0			0			0			0			0			
Premiums .....		0			0			0			0			0			
Credit related insurance underwriting .....		0			0			0			0			0			
Other insurance underwriting .....		0			0			0			0			0			
Insurance benefits, losses, expenses .....		0			0			0			0			0			
Net assets of insurance underwriting subsidiaries .....		0			0			0			0			0			
Life insurance assets .....		105,623			103,599			105,135			103,519			102,562		1.95	8.64

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>																		
Insurance underwriting assets / Consolidated assets .....	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37			
Insurance underwriting assets (P/C) / Total insurance underwriting assets .....	50.48			54.39			53.11			53.67			51.47					
Insurance underwriting assets (L/H) / Total insurance underwriting assets .....	49.52			45.61			46.89			46.33			48.53					
Separate account assets (L/H) / Total life assets .....	11.64			12.21			13.40			11.24			7.26					
Insurance activities revenue / Adjusted operating income .....	0.30	0.38	69	0.26	0.38	68	0.27	0.36	66	0.26	0.41	68	0.34	0.47	68			
Premium income / Insurance activities revenue .....	0	3.33	42	0	2.23	43	0	2.76	42	0	2.84	40	0	7.32	37			
Credit related premium income / Total premium income .....	37.50			33.33			32.99			38.23			34.91					
Other premium income / Total premium income .....	62.50			66.67			67.01			61.77			65.09					
Insurance underwriting net income / Consolidated net income .....	0	0.02	45	0	0.02	45	0	0.02	44	0	0.03	44	0	0.08	39			
Insurance net income (P/C) / Equity (P/C) .....	25.60			22.15			23.22			15.59			19.86					
Insurance net income (L/H) / Equity (L/H) .....	150.40			3.56			4.49			3.62			5.13					
Insurance benefits, losses, expenses / Insurance premiums .....	2,703.20			1,367.96			927.51			447.82			233.61					
Reinsurance recovery (P/C) / Total assets (P/C) .....	0.07			0.07			0.07			0.07			0.15					
Reinsurance recovery (L/H) / Total assets (L/H) .....	0			0			0			0			0.15					
Net assets of insurance underwriting subsidiaries / Consolidated assets .....	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses .....	4.97	12.22	22	5.19	11	26	4.96	12	22	5.52	11.03	30	6.13	11.51	32			
<b>Broker-Dealer Activities</b>																		
Net assets of broker-dealer subsidiaries (\$000) .....	0			0			0			0			0			0		
Net assets of broker-dealer subsidiaries / Consolidated assets .....	0	0.46	37	0	0.50	37	0	0.46	37	0	0.75	37	0	1.39	34			

## Foreign Activities

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>Foreign Activities</b>					
Total foreign loans and leases .....	303,464	136,946	241,297	132,206	120,400
Real estate loans.....	292,193	121,698	229,365	116,297	100,156
Commercial and industrial loans .....	11,271	15,248	11,932	15,909	20,244
Loans to depository institutions and other banks acceptances .....	0	0	0	0	0
Loans to foreign governments and institutions .....	0	0	0	0	0
Loans to individuals .....	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities .....	0	0	0	0	0
Interest-bearing bank balances .....	0	0	0	0	0
Total selected foreign assets .....	303,464	136,946	241,297	132,206	120,400
Total foreign deposits .....	0	0	0	0	0
Interest-bearing deposits .....	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>															
Yield: Foreign loans .....	0	0.70	33	0	0.69	33	0	0.66	33	0	0.87	31	0	1.25	31
Cost: Interest-bearing deposits.....		0.14			0.13			0.14			0.42				1.19
<b>Net Losses as a Percent of Foreign Loans by Type</b>															
Real estate loans .....		0.72			0.37			0.20			5.18				27.03
Commercial and industrial loans .....		1.62			1.94			0.79			0.64				0.29
Foreign governments and institutions .....		0			0			0			0				0
<b>Growth Rates</b>															
Net loans and leases.....	121.59	10.28	91	14.57	-6.17	77	82.52	6.83	91	9.81	-2.40	77	142.69	22.48	89
Total selected assets.....	121.59	17.19	89	14.57	-2.56	75	82.52	9.48	88	9.81	2.04	68	142.69	12.40	90
Deposits .....		-5.48			2.95			0.73			3.46				10.36

**Servicing, Securitization and Asset Sale Activities—Part 1**

Activity	Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	
<b>Activity as a Percent of Total Assets</b>		03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019		
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>								
1–4 family residential loans .....								
Home equity lines .....								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans .....								
All other loans and leases.....								

**Servicing, Securitization and Asset Sale Activities—Part 2**

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	
<b>Percent of Total Securitization Activities by Type</b>						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans .....						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans .....						
<b>Percent of Tier 1 Capital</b>						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure .....	0	0	0	0	0	
Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change
						1-Year
						5-Year
<b>30–89 Days Past Due Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commcial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
<b>90+ Days Past Due Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commercial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets .....	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
<b>Net Losses on Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commercial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

**Servicing, Securitization and Asset Sale Activities—Part 3**

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 30–89 days past due securitized assets .....					
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans and other consumer loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 90+ days past due securitized assets .....					
Total past due securitized assets percent of securitized assets .....					
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total net losses on securitized assets .....					
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 30–89 days .....					
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 90+ days .....					
<b>Total Past Due Managed Assets .....</b>					
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
<b>Net Losses on Managed Assets Percent of Total Managed Assets .....</b>					

**Parent Company Income Statement**

	Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
<b>Operating Income</b>								
Income from bank subsidiaries .....		53,072	66,036	285,372	183,710	232,532	-19.63	321.71
Dividends .....		53,072	66,036	285,372	183,710	232,532	-19.63	321.71
Interest .....		0	0	0	0	0		
Management and service fees .....		0	0	0	0	0		
Other income .....		0	0	0	0	0		
Income from nonbank subsidiaries .....		0	0	1,340	0	0		
Dividends .....		0	0	1,340	0	0		
Interest .....		0	0	0	0	0		
Management and service fees .....		0	0	0	0	0		
Other income .....		0	0	0	0	0		
Income from subsidiary holding companies .....								
Dividends .....								
Interest .....								
Management and service fees .....								
Other income .....								
Total income from subsidiaries .....		53,072	66,036	286,712	183,710	232,532	-19.63	321.71
Securities gains (losses) .....		0	0	0	0	0		-100.00
Other operating income .....		135	124	702	775	125	8.87	743.75
Total operating income .....		53,207	66,160	287,414	184,485	232,657	-19.58	308.53
<b>Operating Expenses</b>								
Personnel expenses .....		2,821	2,803	11,589	11,178	13,226	0.64	23.95
Interest expense .....		6,441	4,373	17,500	17,501	17,508	47.29	
Other expenses .....		1,010	930	5,106	4,666	6,064	8.60	-41.14
Provision for loan and lease losses .....		0	0	0	0	0		
Total operating expenses .....		10,272	8,106	34,195	33,345	36,798	26.72	157.31
Income (loss) before taxes .....		45,060	63,836	260,397	149,162	195,859	-29.41	398.89
Applicable income taxes (credit) .....		-2,190	-719	-7,161	-8,589	-9,703		
Extraordinary items .....								
Income before undistributed income of subsidiaries .....		47,250	64,555	267,558	157,751	205,562	-26.81	328.18
Equity in undistributed income of subsidiaries .....		17,642	27,047	51,463	56,697	83,977	-34.77	-50.75
Bank subsidiaries .....		16,958	26,529	51,208	55,206	82,895	-36.08	-52.71
Nonbank subsidiaries .....		684	518	255	1,491	1,082	32.05	
Subsidiary holding companies .....		0	0	0	0	0		
Net income (loss) .....		64,892	91,602	319,021	214,448	289,539	-29.16	38.49
<b>Memoranda</b>								
Bank net income .....		70,030	92,565	336,580	238,916	315,427	-24.35	44.56
Nonbank net income .....		684	518	1,595	1,491	1,082	32.05	
Subsidiary holding companies' net income .....		0	0	0	0	0		

## Parent Company Balance Sheet

	Dollar Amount in Thousands	03/31/2022	% of Total Assets	03/31/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
<b>Assets</b>											
Investment in bank subsidiaries .....		2,713,959	80.63	2,796,327	92.44	2,812,018	89.50	2,794,468	2,755,318	-2.95	88.20
Common and preferred stock .....		2,713,959	80.63	2,796,327	92.44	2,812,018	89.50	2,794,468	2,755,318	-2.95	88.20
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	
Other receivables .....		0	0	0	0	0	0	0	0	0	
Investment in nonbank subsidiaries .....		6,211	0.18	5,791	0.19	5,528	0.18	5,274	3,784	7.25	193.94
Common and preferred stock .....		6,211	0.18	5,791	0.19	5,528	0.18	5,274	3,784	7.25	193.94
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	
Other receivables .....		0	0	0	0	0	0	0	0	0	
Investment in subsidiary holding companies .....		0	0	0	0	0	0	0	0	0	
Common and preferred stock .....		0	0	0	0	0	0	0	0	0	
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	
Other receivables .....		0	0	0	0	0	0	0	0	0	
<b>Assets Excluding Investment in Subsidiaries</b>											
Net loans and leases .....		0	0	0	0	0	0	0	0	0	
Securities .....		0	0	0	0	0	0	0	0	0	-100.00
Securities purchased (reverse repos) .....		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution .....		626,108	18.60	201,433	6.66	291,585	9.28	152,718	110,597	210.83	1389.17
Cash and due from unrelated depository institution .....		0	0	0	0	0	0	0	0	0	
Premises, furnishings, fixtures and equipment .....		0	0	0	0	0	0	0	0	1,737	-100.00
Intangible assets .....		0	0	0	0	0	0	0	0	0	
Other assets .....		19,459	0.58	21,625	0.71	32,844	1.05	28,862	15,197	-10.02	185.11
Balance due from subsidiaries and related institutions .....		0	0	0	0	0	0	0	0	0	
Total assets .....		3,365,737	100.00	3,025,176	100.00	3,141,975	100.00	2,981,322	2,886,633	11.26	123.66
<b>Liabilities and Capital</b>											
Deposits .....		0	0	0	0	0	0	0	0	0	
Securities sold (repos) .....		0	0	0	0	0	0	0	0	0	
Commercial paper .....		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less .....		0	0	0	0	0	0	0	0	0	
Borrowings with maturity over 1 year .....		0	0	0	0	0	0	0	0	0	
Subordinated notes and debentures .....		596,563	17.72	299,353	9.90	299,823	9.54	299,199	298,573	99.28	
Other liabilities .....		11,166	0.33	9,457	0.31	5,161	0.16	5,238	5,545	18.07	335.32
Balance due to subsidiaries and related institutions .....		71,305	2.12	71,162	2.35	71,270	2.27	71,127	70,984	0.20	17.40
Total liabilities .....		679,034	20.17	379,972	12.56	376,254	11.98	375,564	375,102	78.71	972.72
Equity Capital .....		2,686,703	79.83	2,645,204	87.44	2,765,721	88.02	2,605,758	2,511,531	1.57	86.37
Perpetual preferred stock (income surplus) .....		0	0	0	0	0	0	0	0	0	
Common stock .....		1,638	0.05	1,651	0.05	1,637	0.05	1,651	1,664	-0.79	14.23
Common surplus .....		1,485,524	44.14	1,516,286	50.12	1,487,373	47.34	1,520,617	1,537,091	-2.03	56.54
Retained earnings .....		1,304,098	38.75	1,107,818	36.62	1,266,249	40.30	1,039,370	956,555	17.72	166.07
Accumulated other comprehensive income .....		-104,557	-3.11	19,449	0.64	10,462	0.33	44,120	16,221		
Other equity capital components .....		0	0	0	0	0	0	0	0	0	
Total liabilities and equity capital .....		3,365,737	100.00	3,025,176	100.00	3,141,975	100.00	2,981,322	2,886,633	11.26	123.66
<b>Memoranda</b>											
Loans and advances from bank subsidiaries .....		0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries .....		71,305	2.12	71,162	2.35	71,270	2.27	71,127	70,984	0.20	17.40
Notes payable to subsidiaries that issued TPS .....		69,104	2.05	68,961	2.28	69,069	2.20	68,926	68,783	0.21	17.13
Loans and advances from subsidiary holding companies .....		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less .....		0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies .....		69,104	2.05	68,961	2.28	69,069	2.20	68,926	68,783	0.21	17.13

## Parent Company Analysis—Part 1

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019			
	BHC	Peer # 1	Pct													
<b>Profitability</b>																
Net income / Average equity capital .....	9.45	9.94	50	13.96	12.54	66	11.89	11.94	54	8.57	7.29	65	12.01	9.68	76	
Bank net income / Average equity investment in banks .....	10.14	10.44	50	13.25	12.55	61	11.96	11.80	57	8.71	7.45	64	11.68	10.51	67	
Nonbank net income / Average equity investment in nonbanks .....	46.61	11.36	92	37.45	12.53	88	29.59	13.12	83	33.79	9.75	88	37.62	7.89	95	
Subsidiary HCs net income / Average equity investment in sub HCs .....	8.34			11.69			10.11				7.01			8.55		
Bank net income / Parent net income .....	107.92	97.54	82	101.05	95.97	45	105.50	96.79	76	111.41	88.16	83	108.94	82.22	84	
Nonbank net income / Parent net income .....	1.05	3.43	54	0.57	2.83	47	0.50	3.40	46	0.70	3.59	49	0.37	5.93	42	
Subsidiary holding companies' net income / Parent net income .....		80.23		65.70			65.35				68.34				74	
<b>Leverage</b>																
Total liabilities / Equity capital .....	25.27	16.87	78	14.36	17.74	55	13.60	16.81	54	14.41	20.06	53	14.94	20.43	62	
Total debt / Equity capital .....	22.20	11.65	80	11.32	11.90	61	10.84	11.71	61	11.48	14.41	59	11.89	14.31	65	
Total debt + notes payable to subs that issued TPS / Equity capital .....	24.78	13.71	81	13.92	14.30	61	13.34	13.63	58	14.13	16.67	58	14.63	16.36	65	
Total debt + Loans guaranteed for affiliate / Equity capital .....	24.78	11.72	82	13.92	12.02	70	13.34	11.77	70	14.13	14.68	65	14.63	14.56	69	
Total debt / Equity capital – excess over fair value .....	22.20	11.75	80	11.32	12	61	10.84	11.81	61	11.48	14.52	59	11.89	14.51	65	
Long-term debt / Equity capital .....	22.20	11.08	82	11.32	11.33	61	10.84	10.95	62	11.48	13.56	59	11.89	13.04	65	
Short-term debt / Equity capital .....	0	0.49	40	0	0.52	41	0	0.57	38	0	0.77	38	0	1.02	36	
Current portion of long-term debt / Equity capital .....	0	0.08	42	0	0.04	41	0	0.06	41	0	0.06	40	0	0.05	40	
Excess cost over fair value / Equity capital .....	0	0.07	41	0	0.10	40	0	0.05	41	0	0.08	39	0	0.12	38	
Long-term debt / Consolidated long-term debt .....	55.86	40.81	57	38.85	35.48	50	38.88	39.86	42	38.84	34.67	52	38.80	28.44	60	
<b>Double Leverage</b>																
Equity investment in subs / Equity capital .....	101.25	103.47	47	105.93	102.85	68	101.87	103.22	49	107.44	102.81	77	109.86	103.22	81	
Total investment in subs / Equity capital .....	101.25	108.45	37	105.93	108.21	57	101.87	108.40	38	107.44	110.16	62	109.86	111.07	65	
Equity investment in subs / Equity cap, Qual TPS + other PS in T1 .....																
Total investment in subs / Equity cap, Qual TPS + other PS in T1 .....																
<b>Double Leverage Payback</b>																
Equity investment in subs – equity cap / Net income (X) .....	0.13	0.38	48	0.43	0.22	68	0.16	0.29	48	0.90	0.47	69	0.86	0.36	72	
Equity investment in subs – equity cap / Net income-div (X) .....	0.22	1.31	20	0.57	0.74	54	0.23	1.05	13	1.53	1.82	57	1.21	1.22	57	
<b>Coverage Analysis</b>																
Operating income-tax + noncash / Operating expenses + dividends .....	148.46	129.62	62	213.94	111.20	86	233.17	152.85	81	159.54	136.59	70	197.97	177.68	63	
Cash from ops + noncash items + op expense / Op expense + dividend .....	207	125.04	77	269.69	98.58	91	236.24	154.48	81	146.91	147.24	61	197.20	190.27	58	
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends .....	996.48	98.29	98	255.84	85.35	92	209.92	98.54	94	134.80	134.08	62	137.77	116.34	70	
Pretax operating income + interest expense / Interest expense .....	799.58	2,251.18	40	1,559.78	1,142.88	70	1,587.98	1,835.33	58	952.31	2,016.32	49	1,218.68	1,968.54	47	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref .....	755.13	1,728.15	38	1,431.86	1,357.31	66	1,458.85	1,770.77	54	860.60	1,539.23	49	1,038.52	1,632.83	47	
Dividends + interest from subsidiaries / Interest expense + dividends .....	158.50	145.40	62	239.90	117.86	85	261.50	174.12	78	174.67	150.43	66	225.46	210.80	65	
Fees + other income from subsidiaries / Salary + other expenses .....	0	9.52	34	0	13.36	34	0	11.92	32	0	13.95	31	0	16.52	30	
Net income / Current part of long-term debt + preferred dividends (X) .....		20.52			33.13			47.61			35.64			57.11		
<b>Other Ratios</b>																
Net assets that reprice within 1 year / Total assets .....	18.60	3.42	96	6.66	3.97	71	9.28	3.44	83	5.12	3.85	66	3.83	2.64	65	
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>																
90+ days past due .....		0.24			0.05			0.17			0.10			0.04		
Nonaccrual .....		0.75			1.22			0.92			1.03			0.54		
Total .....		1			1.27			1.09			1.13			0.58		
<b>Guaranteed Loans as a Percent of Equity Capital</b>																
To bank subsidiaries .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49	
To nonbank subsidiaries .....	2.57	0.02	94	2.61	0.03	94	2.50	0.02	94	2.65	0.05	93	2.74	0.10	92	
To subsidiary holding companies .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49	
Total .....	2.57	0.02	94	2.61	0.03	94	2.50	0.02	94	2.65	0.05	93	2.74	0.10	92	
<b>As a Percent of Consolidated Holding Company Assets</b>																
Nonbank assets of nonbank subsidiaries .....	0.03	1.70	41	0.03	1.80	43	0.03	1.76	45	0.03	2.66	40	0.02	5.62	32	
Combined thrift assets (reported only by bank holding companies) .....	0	0	50	0	0	49	0	0	50	0	0	49	0	0	50	
Combined foreign nonbank subsidiary assets .....	0	0.05	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0.19	36	

## Parent Company Analysis—Part 2

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	57.23	64.91	47	35.87	74.87	25	34.44	66.37	25	55.58	81.10	34	41.66	57.84	40
Dividends declared / Net income .....	41.67	33.46	65	25.28	23.13	51	28.88	28.27	53	40.88	42.29	49	29.57	33.08	44
Net income – dividends / Average equity.....	5.51	6.76	42	10.43	9.52	67	8.45	8.62	55	5.06	4.14	62	8.46	6.46	79
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	196.25	124.34	72	285.20	101.14	89	309.71	155.92	82	209.53	132.17	75	271.56	178.13	78
Dividends from nonbank subsidiaries .....	0	1.65	31	0	3.28	30	1.45	4.90	64	0	3.41	23	0	7.53	19
Dividends from subsidiary holding companies.....	0	3.24	45	0	4.75	46	0	5.91	45	0	4.85	44	0	21.40	42
Dividends from all subsidiaries .....	196.25	153.16	65	285.20	128.99	84	311.16	203.53	78	209.53	174.85	71	271.56	260.40	69
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	75.78	43.39	71	71.34	30.63	84	84.79	45.96	85	76.89	60.28	70	73.72	66.55	58
Interest income from bank subsidiaries.....	0	0.15	27	0	0.12	24	0	0.11	24	0	0.36	20	0	0.54	18
Management and service fees from bank subsidiaries .....	0	0.75	39	0	1.08	36	0	0.88	38	0	1.47	37	0	1.55	36
Other income from bank subsidiaries.....	0	0	48	0	0	47	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries .....	75.78	49.34	68	71.34	33.49	82	84.79	51.33	80	76.89	62.88	66	73.72	69.36	54
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....	0	31.46	24	0	47.24	21	84.01	62.63	60	0	56.39	15	0	82.95	12
Interest income from nonbank subsidiaries.....	0	2.20	37	0	2.80	33	0	2.44	31	0	7.38	32	0	20.25	26
Management and service fees from nonbank subsidiaries .....	0	0.46	41	0	0.53	40	0	0.37	40	0	0.86	39	0	1.92	38
Other income from nonbank subsidiaries.....	0	0.06	48	0	0.09	45	0	0.07	45	0	0.16	46	0	1.06	43
Operating income from nonbank subsidiaries .....	0	39.06	17	0	69.48	11	84.01	87.22	57	0	79.84	8	0	150.41	6
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....		117.80			28.44			38.10			43.51			61.23	
Interest income from subsidiary holding companies .....		11.88			6.44			5.26			8.40			6.54	
Management and service fees from subsidiary holding companies .....		0.52			0.37			0.73			0.44			0.36	
Other income from subsidiary holding companies .....		-3.33			-1.46			-0.40			0.01			0.29	
Operating income from subsidiary holding companies .....		126.86			34.47			58.37			55.20			76.49	
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	99.75	60.28	71	99.81	58.57	82	99.29	74.16	75	99.58	69.76	80	99.95	67.32	93
Interest income from bank subsidiaries.....	0	1.04	25	0	0.72	23	0	0.23	23	0	0.63	20	0	0.80	18
Management and service fees from bank subsidiaries .....	0	1.48	38	0	4.11	36	0	1.44	37	0	1.87	37	0	1.81	36
Other income from bank subsidiaries.....	0	0.01	46	0	0.02	46	0	0.02	46	0	0.04	45	0	0.03	44
Operating income from bank subsidiaries .....	99.75	73.91	57	99.81	71.70	73	99.29	83.13	65	99.58	82.20	70	99.95	78.80	89
Dividends from nonbank subsidiaries .....	0	4.30	30	0	5.32	29	0.47	3.07	59	0	1.95	23	0	2.65	19
Interest income from nonbank subsidiaries.....	0	0.21	40	0	0.82	37	0	0.18	36	0	0.73	36	0	1.19	30
Management and service fees from nonbank subsidiaries .....	0	0.01	43	0	0.05	42	0	0.01	42	0	0.02	42	0	0.06	41
Other income from nonbank subsidiaries.....	0	0	48	0	0.01	47	0	0.01	45	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries .....	0	6.88	25	0	10.59	21	0.47	4.67	53	0	4.70	16	0	7.29	11
Dividends from subsidiary holding companies.....	0	1.52	46	0	1.03	46	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies .....	0	0.01	46	0	0.13	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies .....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies .....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies .....	0	3.73	44	0	2.35	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt.....		225.56			142.34			158.10			135.13			83.37	
Loans and advances from subsidiaries / Total debt .....	11.95	28.43	41	23.77	29.59	56	23.77	26.38	59	23.77	27.08	57	23.77	28.33	58